



SAN DIEGO CITY-COUNTY REINVESTMENT TASK FORCE



2018 San Diego County Community Investment Report

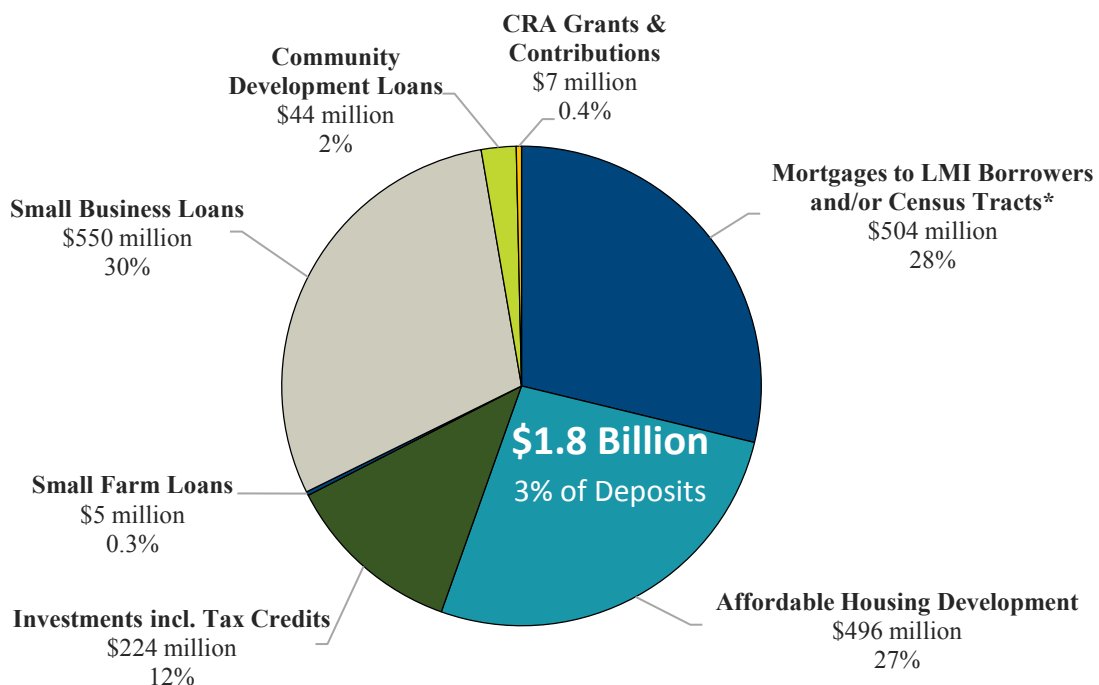
The City-County Reinvestment Task Force is tasked with monitoring and helping to increase bank lending, investments and grantmaking that benefit the county's low and moderate-income (LMI) residents. Each year, the Task Force surveys its member banks on their reinvestment activities in the previous calendar year and reports the totals in these charts. In 2018, those banks were Bank of America, Citibank, JPMorgan Chase, Union Bank, US Bank and Wells Fargo. Together, these banks comprise 72% of the local market as measured by local deposits. By examining their reinvestment activity, we can extrapolate to the larger market and develop a picture of countywide reinvestment for the year.

Key findings from the 2018 survey:

- In 2018, the six Task Force banks invested \$1.83 billion in San Diego County's LMI communities.
- Countywide reinvestment was nearly flat (-3%) compared to 2017, though small business lending and investments & tax credits each grew 14% and loans for income-restricted, multifamily affordable housing jumped 35%.
- The strength in small business lending has grown its share of reinvestment to 30%, up from 25% in 2017. Affordable housing loans have grown from 19% to 27%. Community development lending shrank from 15% to 2% from 2017 to 2018.

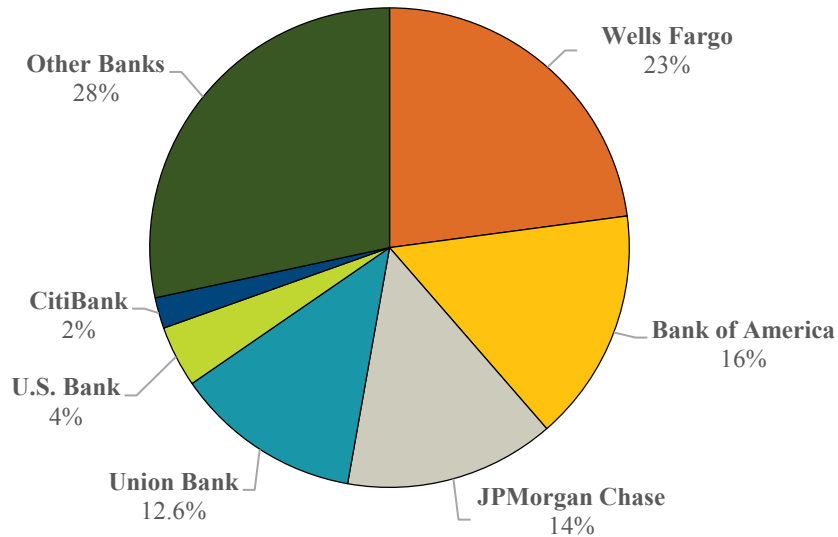
The Task Force thanks Bank of America, Citibank, JP Morgan Chase, Union Bank, US Bank and Wells Fargo for their participation in this survey and commitment to reinvestment throughout San Diego County.

2018 Reinvestment - San Diego County

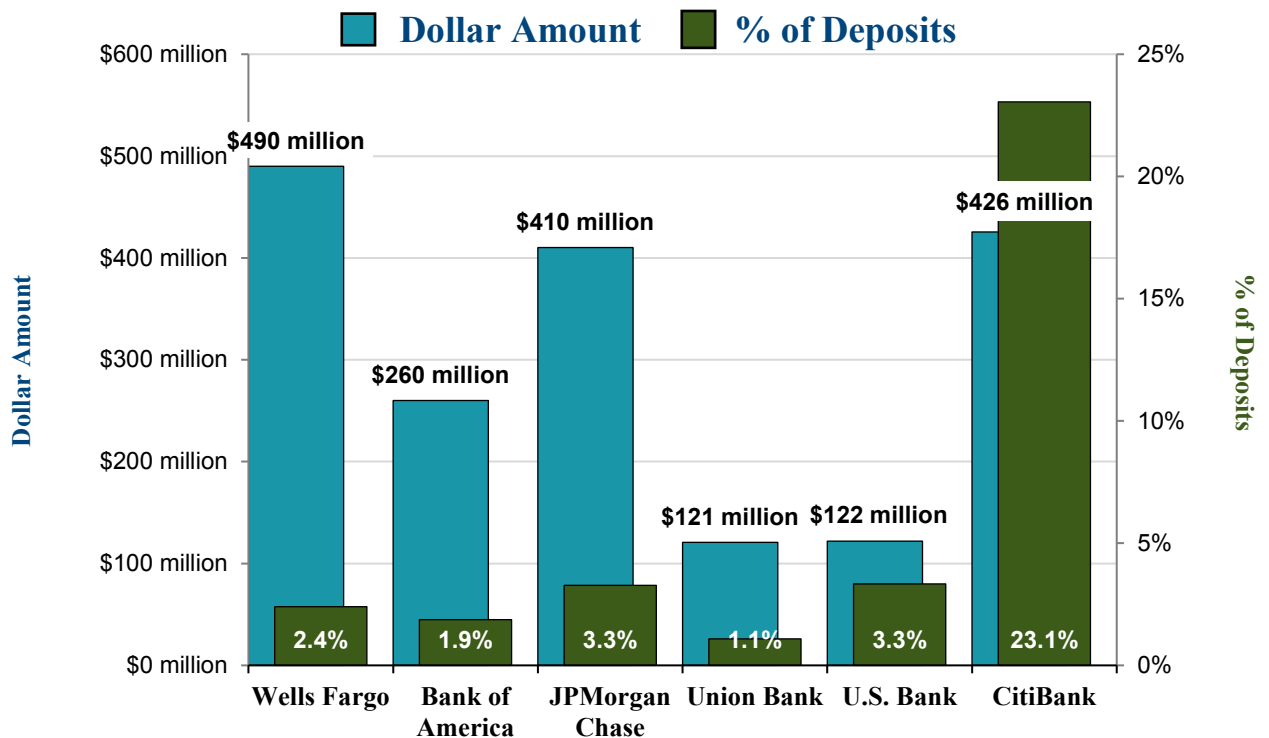


Reinvestment Context

2018 San Diego County Market Share RTF Member Banks

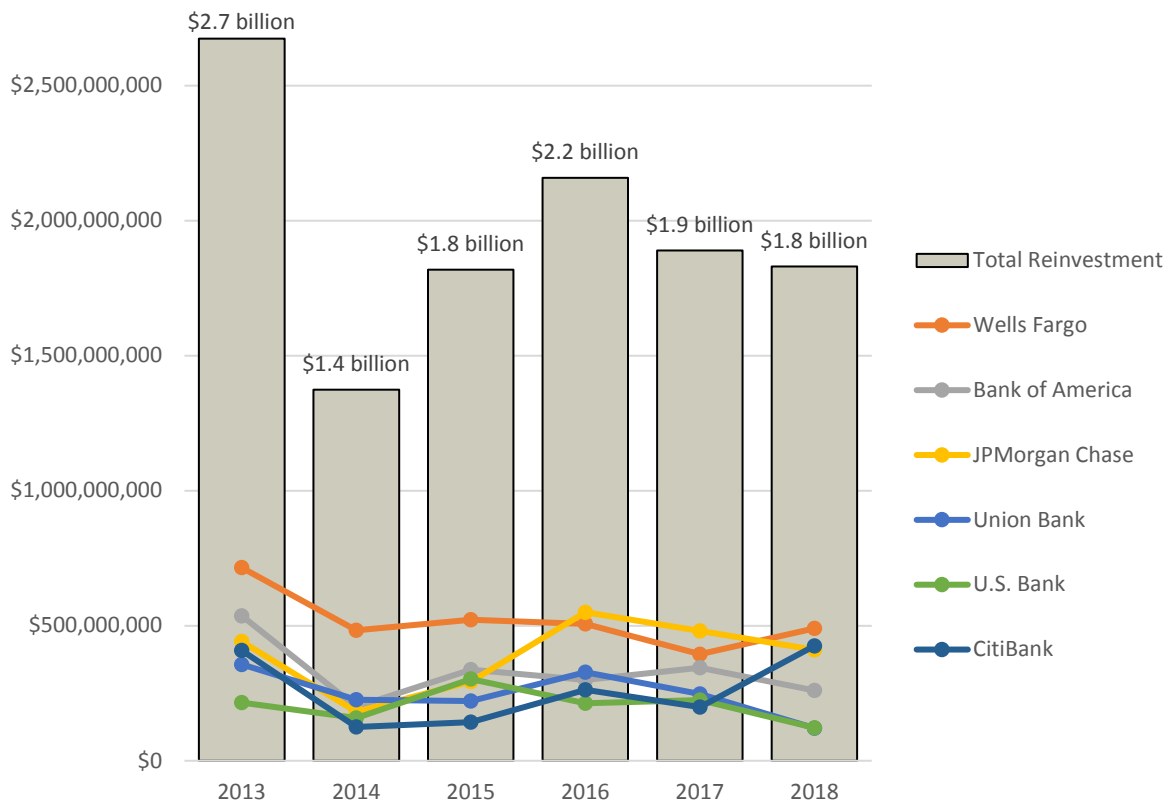
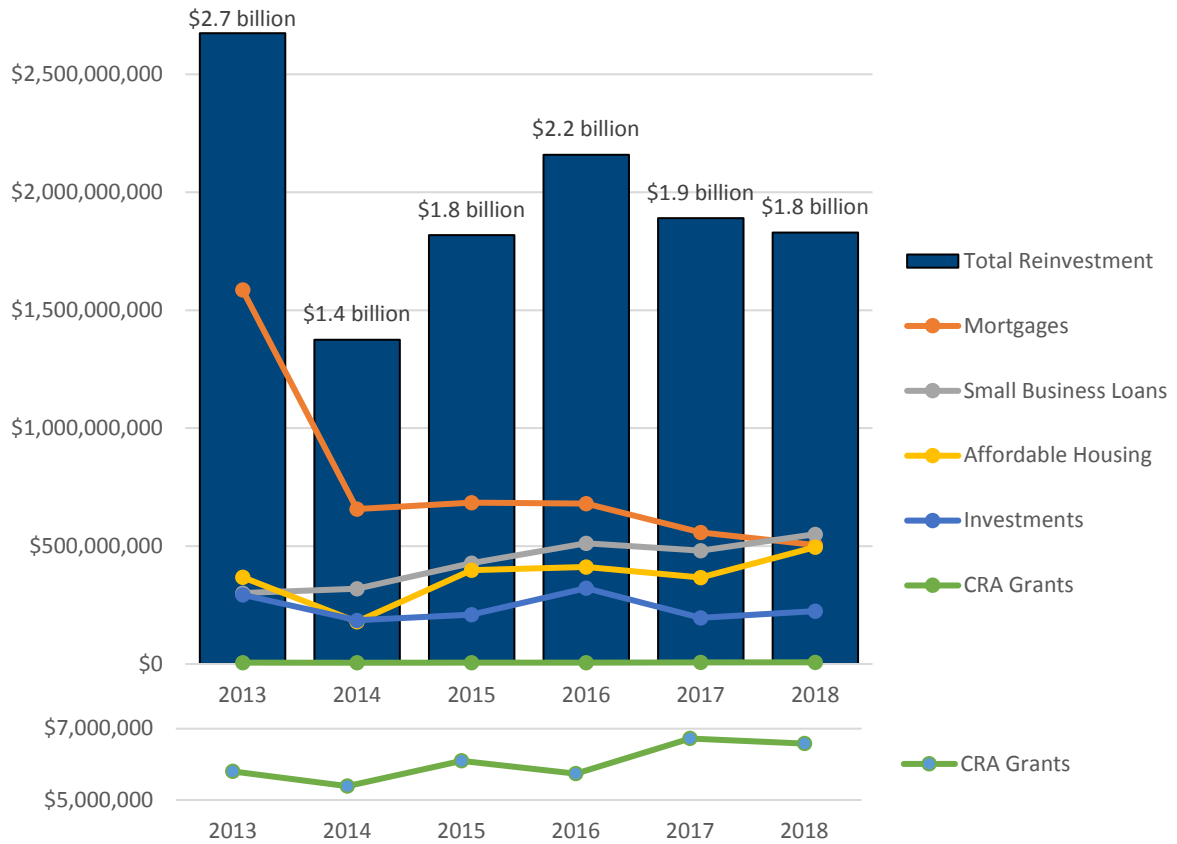


2018 San Diego County Reinvestment RTF Member Banks



Reinvestment Trend

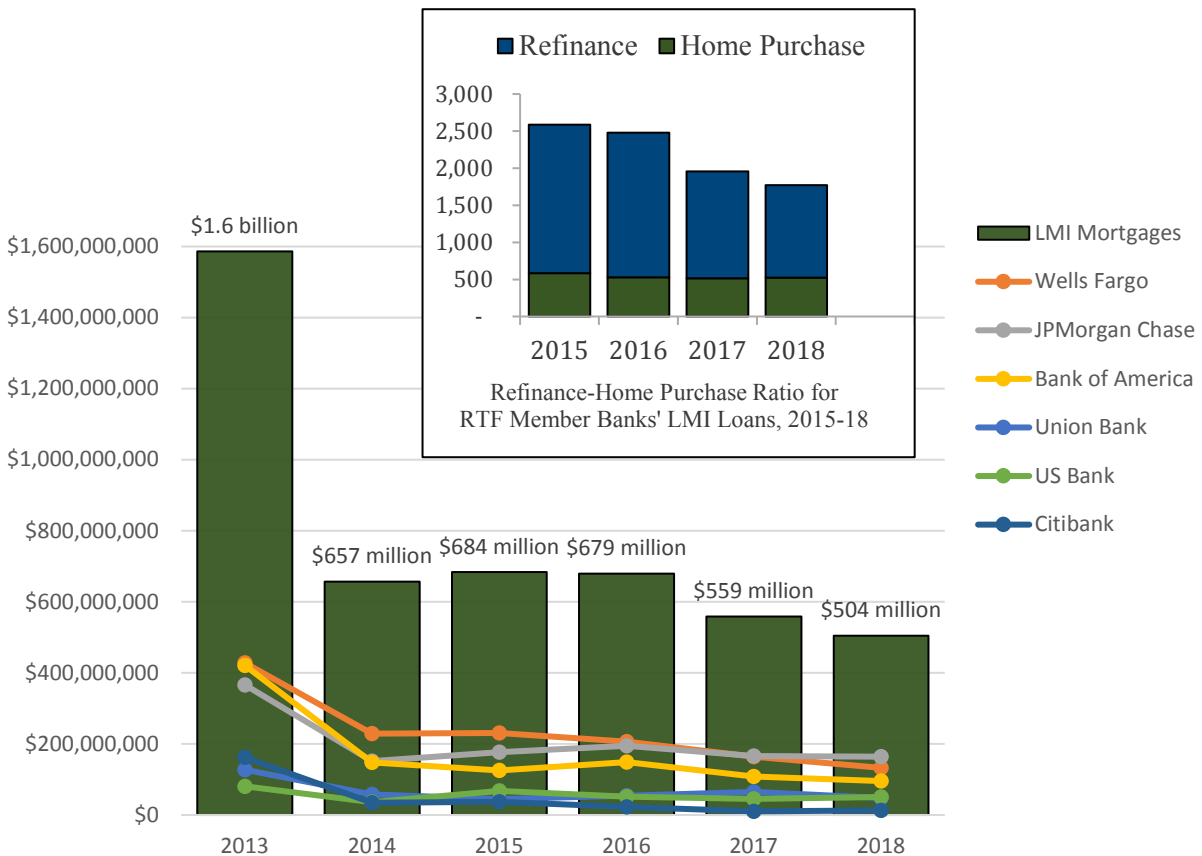
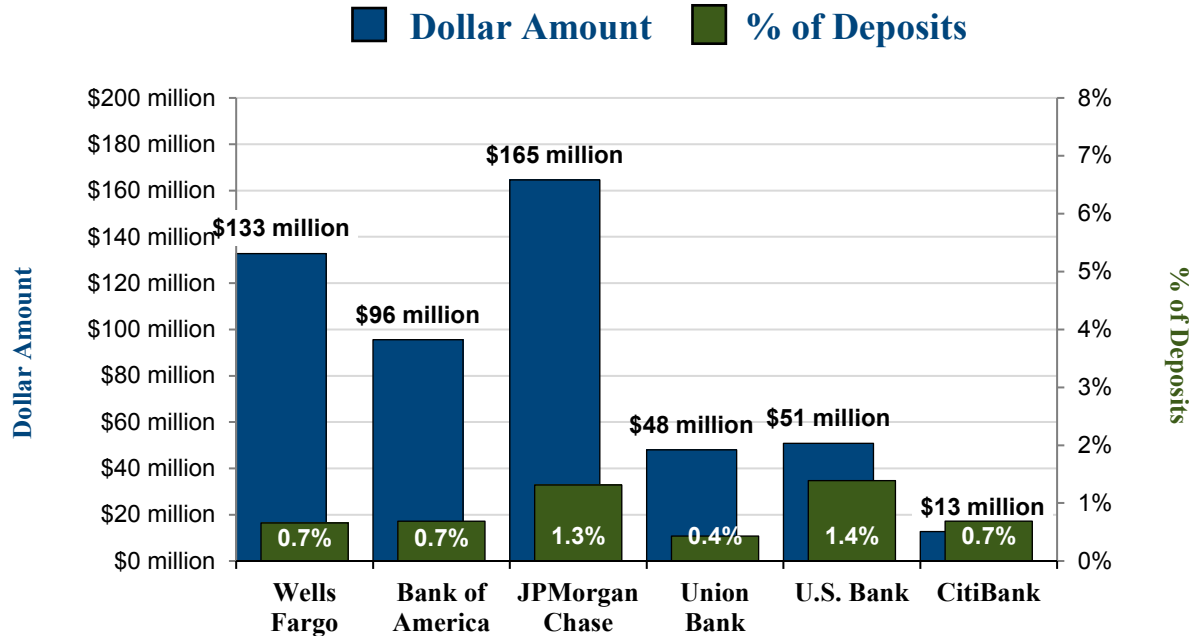
2013-18 Reinvestment Activity RTF Member Banks



LMI Mortgages - \$504 Million

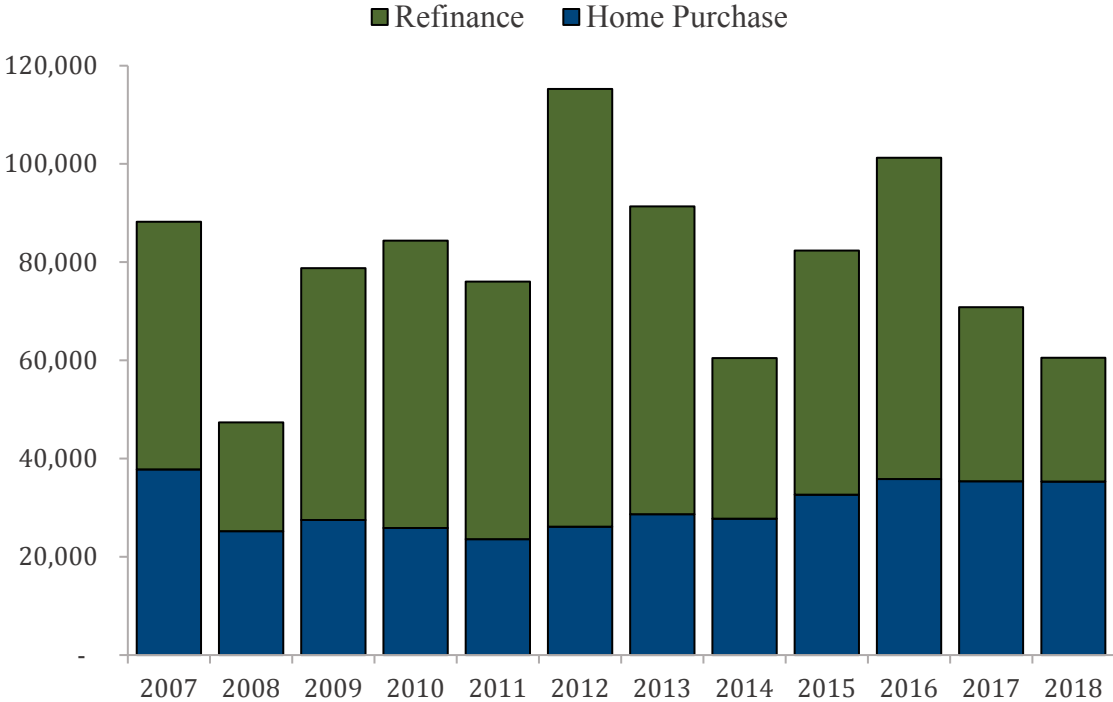
2018 Home Purchase Mortgages, Refinancings, and Home Improvement Loans to Low and Moderate-Income Borrowers and Census Tracts

Single Family (1-4 units), Owner-Occupied Properties

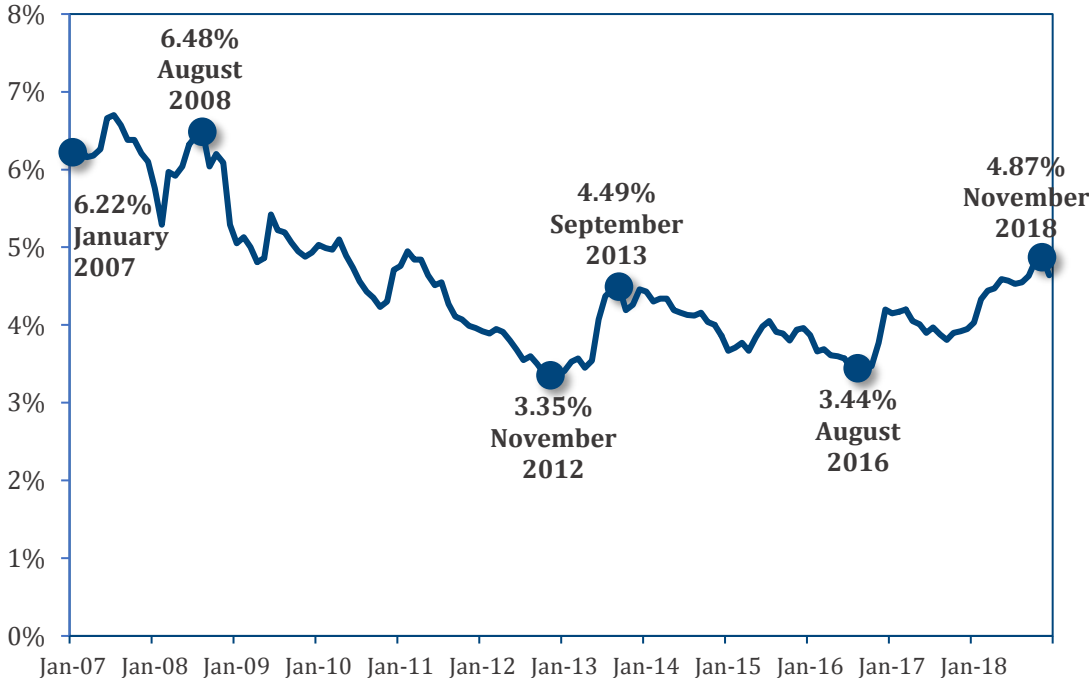


Impact of Interest Rates: Refinancing vs. Home Purchase Loans

Countywide Mortgage Originations 2007-2018
(all lenders/all income groups)



Average Mortgage Rates 2007-2018



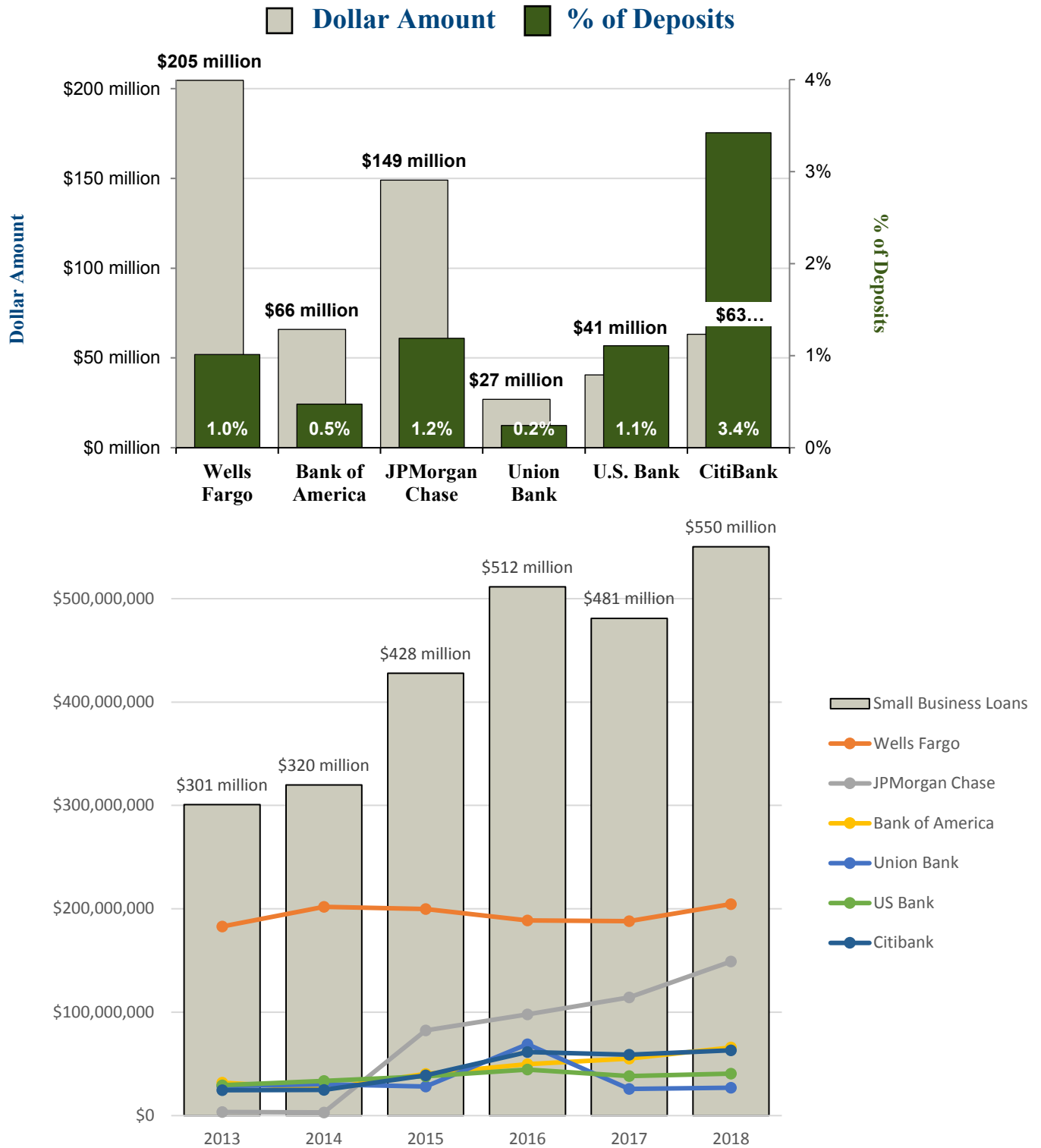
LMI Mortgages - Distribution

2018 Home Purchase Mortgages, Refinancings, and Home Improvement Loans
By Low and Moderate-Income Borrowers and/or Census Tracts
Single Family (1-4 units), Owner-Occupied Properties

	% of vol by# (formula)	<i>Average Loan Size</i>	Total Number	Dollar Amount
Home Purchase Loans				
LMI borrowers in LMI census tracts	1.4%	208,966	68	\$ 14,209,706
LMI borrowers in Non-LMI census tracts	2.6%	261,610	124	\$ 32,439,679
Non-LMI borrowers in LMI census tracts	7.1%	409,996	332	\$ 136,118,717
Non-LMI borrowers in Non-LMI tracts	88.9%	721,712	4,178	\$ 3,015,311,022
Total Loans	100%	680,153	4,702	\$ 3,198,079,123
Total CRA-Qualified Loans	11%	348,794	524	\$ 182,768,101
Home Loan Refinancings				
LMI borrowers in LMI census tracts	4.6%	167,675	243	\$ 40,745,081
LMI borrowers in Non-LMI census tracts	10.2%	200,395	542	\$ 108,613,904
Non-LMI borrowers in LMI census tracts	8.8%	293,174	464	\$ 136,118,717
Non-LMI borrowers in Non-LMI tracts	76.4%	491,719	4,048	\$ 1,990,479,332
Total Loans	100%	429,653	5,297	\$ 2,275,871,264
Total CRA-Qualified Loans	24%	228,496	1,249	\$ 285,391,932
Home Improvement Loans				
LMI borrowers in LMI census tracts	2.1%	70,019	48	\$ 3,360,890
LMI borrowers in Non-LMI census tracts	6.4%	105,636	145	\$ 15,317,250
Non-LMI borrowers in LMI census tracts	8.3%	94,736	186	\$ 17,260,932
Non-LMI borrowers in Non-LMI tracts	83.2%	150,622	1,874	\$ 318,564,815
Total Loans	100%	141,396	2,253	\$ 404,969,896
Total CRA-Qualified Loans	17%	95,776	379	\$ 36,299,072
Total Home Loans - All Loan Types				
LMI borrowers in LMI census tracts	3%	162,439	359	\$ 58,315,677
LMI borrowers in Non-LMI census tracts	7%	192,812	811	\$ 156,370,833
Non-LMI borrowers in LMI census tracts	8%	295,084	982	\$ 289,772,596
Non-LMI borrowers in Non-LMI tracts	82%	523,570	10,100	\$ 5,288,056,097
Total Loans	100%	472,781	12,252	\$ 5,792,515,202
All CRA loans (LMI borrower OR tract)	18%	234,414	2,152	\$ 504,459,105
All loans by LMI borrowers (any tract)	10%	183,493	1,170	\$ 214,686,509
All loans in LMI tracts (any borrower)	11%	259,574	1,341	\$ 348,088,272

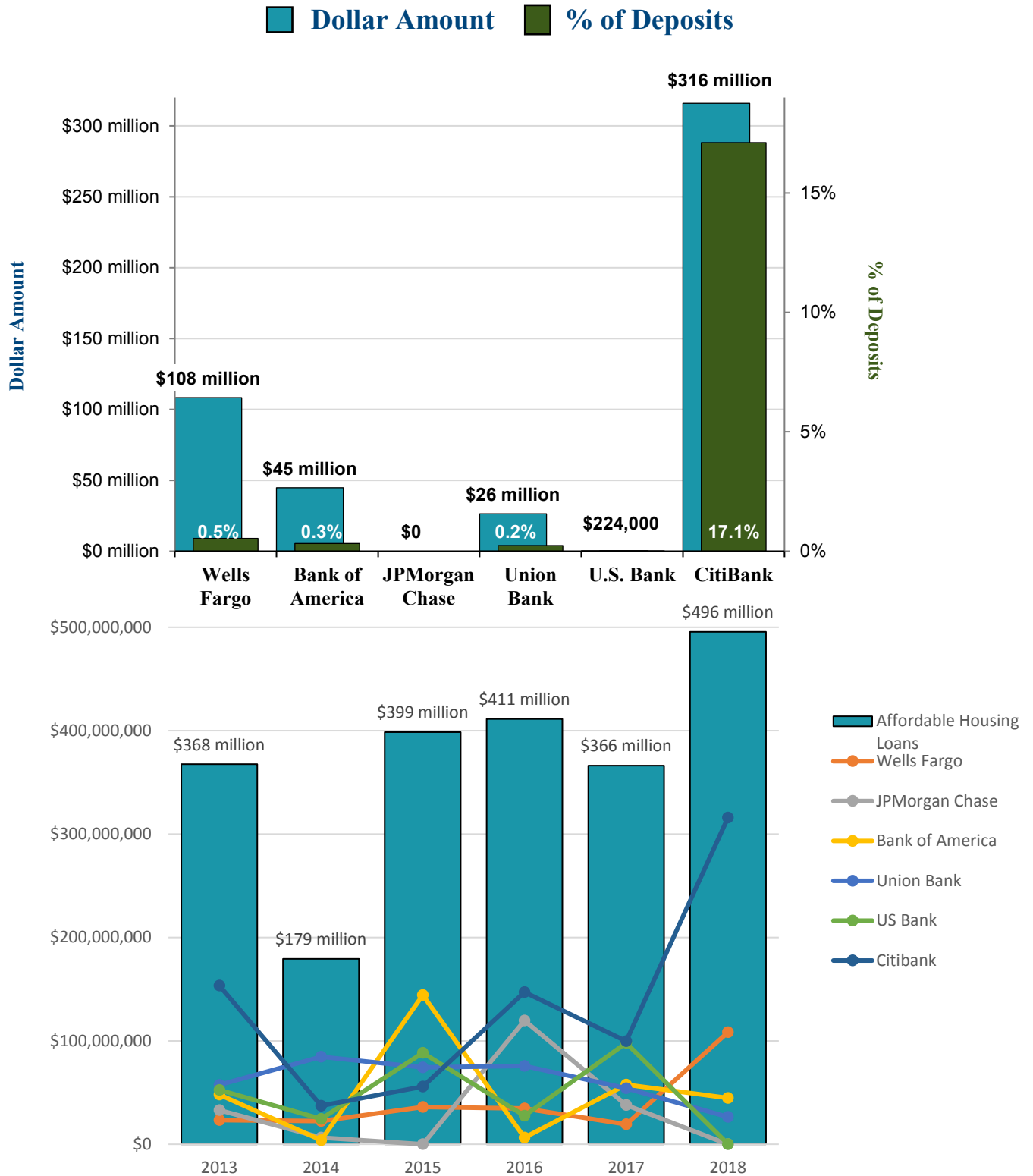
Small Business Loans - \$550 Million

2018 Loans Under \$100,000 to Businesses With Less Than \$1 Million in Revenue



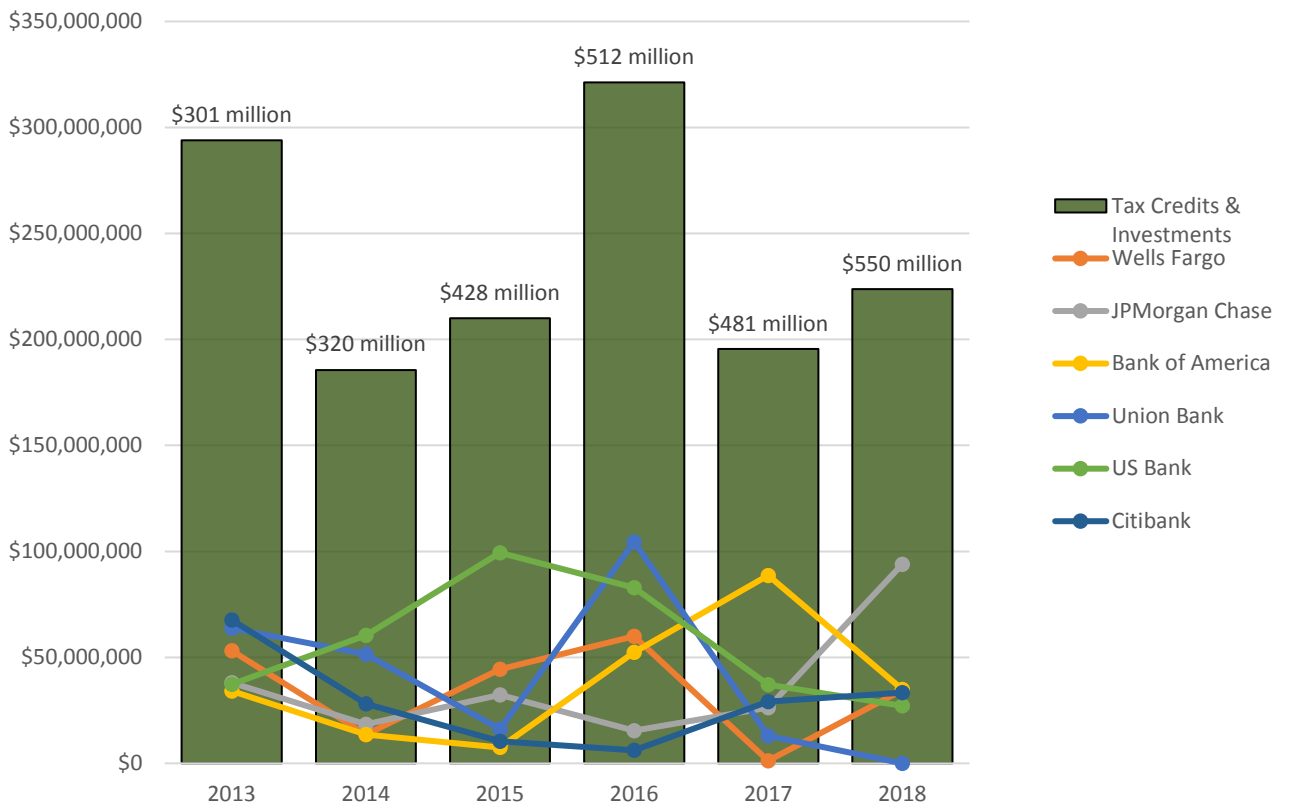
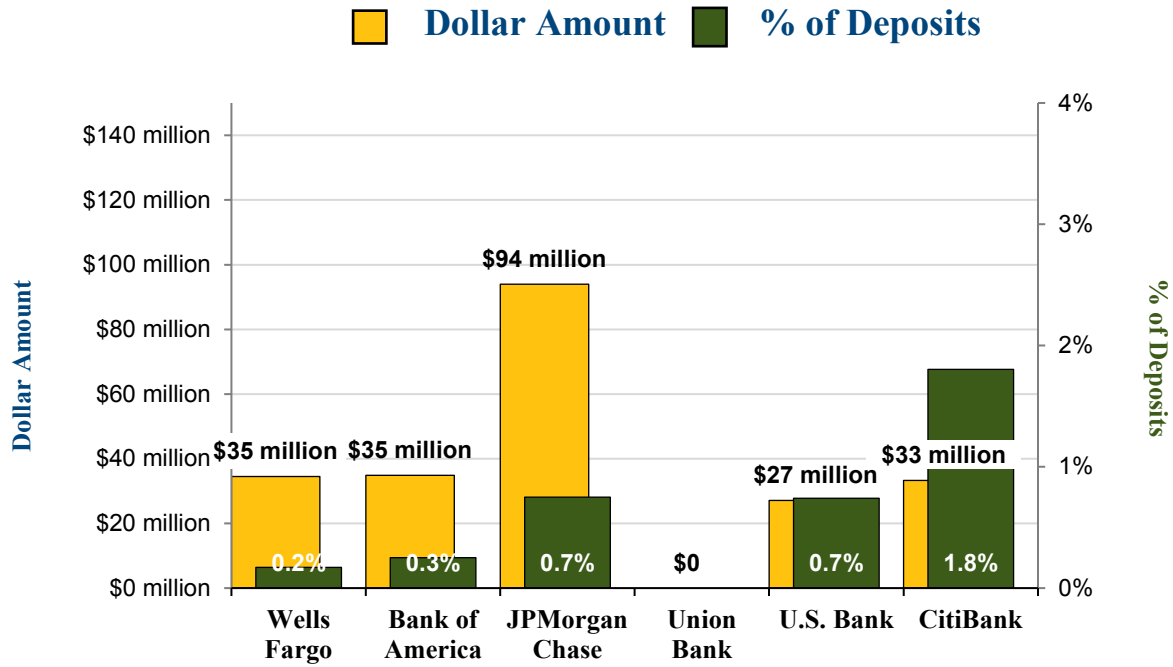
Affordable Housing Loans - \$496 Million

2018 Loans to Income-Restricted Multifamily Housing Developments



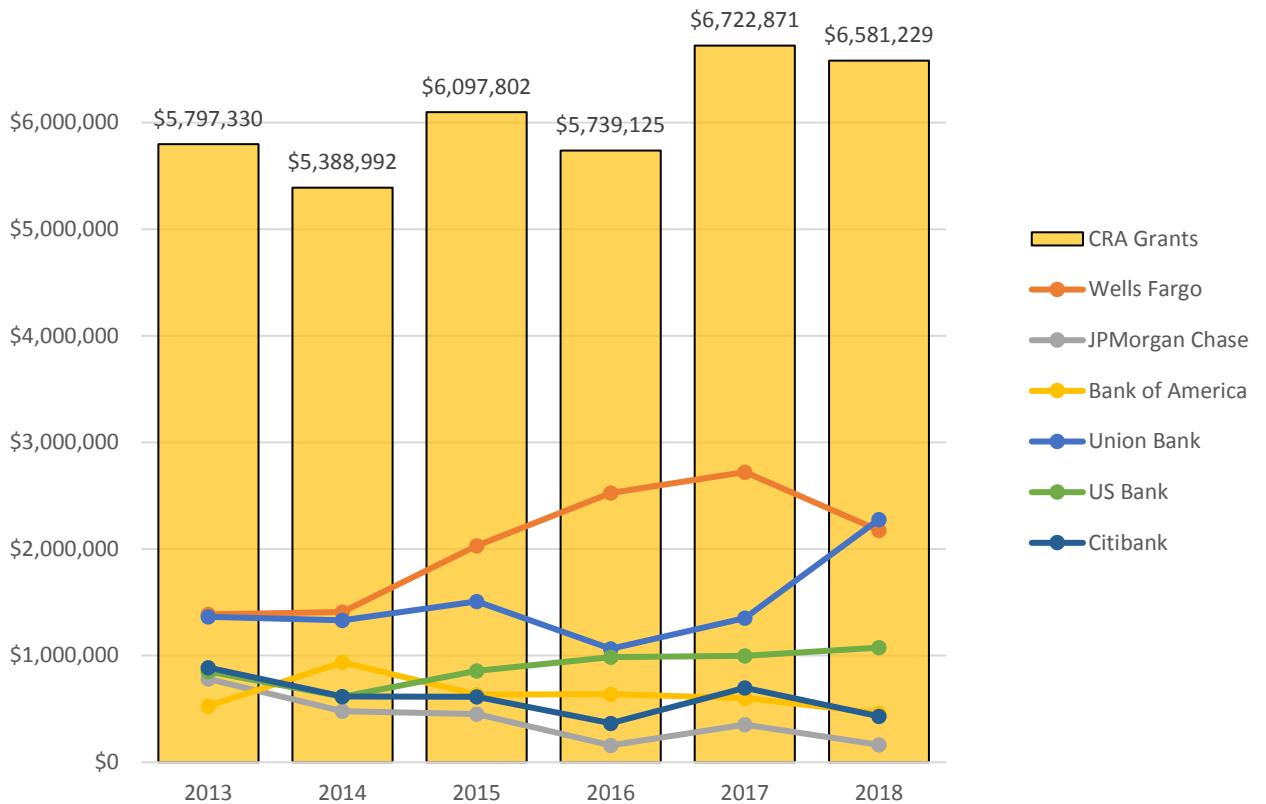
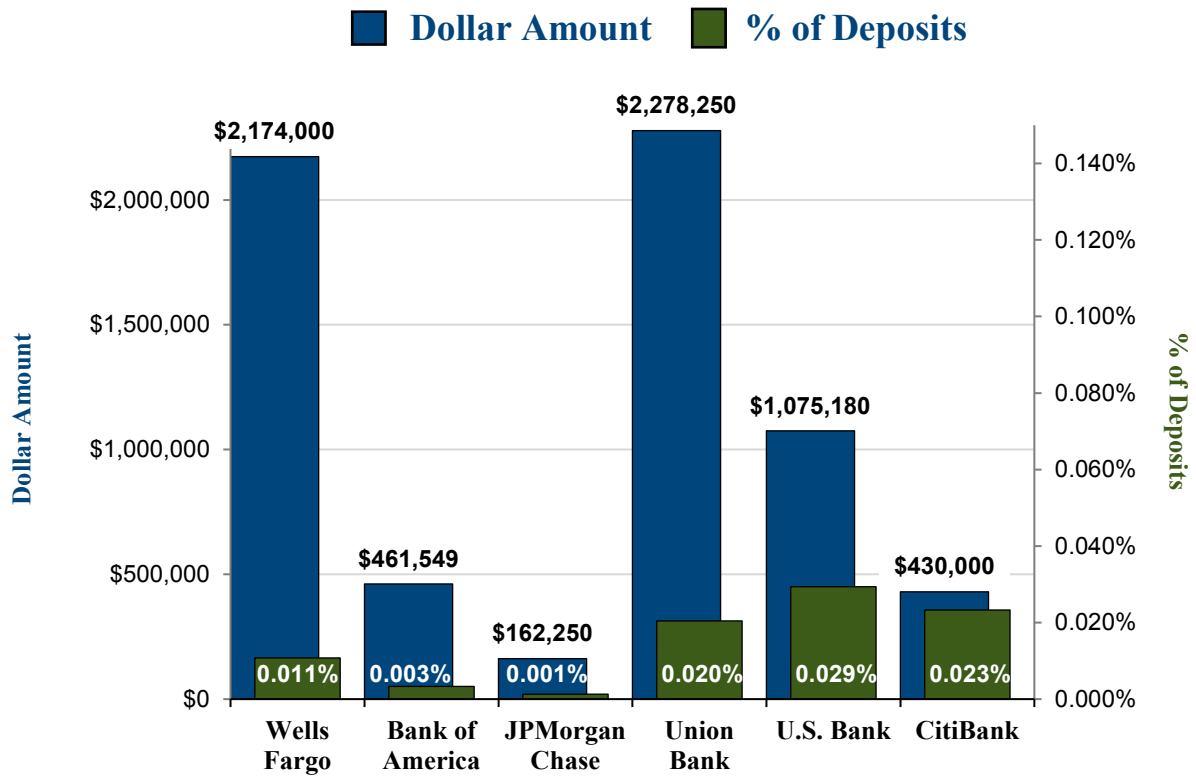
Tax Credits & Investments - \$224 Million

2018 CRA-Qualified Tax Credits and Investments



CRA Grants & Contributions - \$6.6 Million

2018 CRA-Qualified Grants and Contributions



SAN DIEGO CITY-COUNTY REINVESTMENT TASK FORCE

2018 COMMUNITY INVESTMENT SURVEY SUMMARY

	Wells Fargo	Bank of America	Chase	Union Bank	U.S. Bank	Citibank	RTF TOTALS	Median
Mortgage Lending	132,766,819	95,574,000	164,583,000	48,006,000	50,818,286	12,711,000	504,459,105	73,196,143
% of deposits	0.7%	0.7%	1.3%	0.4%	1.4%	0.7%	0.8%	0.7%
% of total	26.3%	18.9%	32.6%	9.5%	10.1%	2.5%	27.6%	14.5%
Small Business	204,614,290	65,903,000	149,040,000	26,958,000	40,565,000	63,193,000	550,273,290	64,548,000
% of deposits	1.0%	0.47%	1.19%	0.24%	1.1%	3.4%	0.9%	1.1%
% of total	37.2%	12.0%	27.1%	4.9%	7.4%	11.5%	30.1%	12%
Small Farm	2,856,000	534,000	962,000	0	392,000	0	4,744,000	463,000
% of deposits	0.014%	0.004%	0.008%	0.000%	0.011%	0.0%	0.007%	0.01%
% of total	60.2%	11.3%	20.3%	0.0%	8.3%	0.0%	0.3%	10%
Aff Hsg Devel	108,313,846	44,750,000	0	26,379,558	223,732	315,880,000	495,547,136	35,564,779
% of deposits	0.5%	0.3%	0.0%	0.24%	0.01%	17.1%	0.8%	0.3%
% of total	21.9%	9.0%	0.0%	5.3%	0.0%	63.7%	27.1%	7%
Community Devel	5,290,100	17,949,237	1,500,000	17,155,000	1,770,000	0	43,664,337	3,530,050
% of deposits	0.03%	0.13%	0.01%	0.2%	0.05%	0.0%	0.07%	0.04%
% of total	12.1%	41.1%	3.4%	39.3%	4.1%	0.0%	2.4%	8.1%
TOTAL LENDING	\$453,841,055	\$224,710,237	\$316,085,000	\$118,498,558	\$93,769,018	\$391,784,000	\$1,598,687,868	\$270,397,619
% of deposits	2.2%	1.6%	2.5%	1.1%	2.6%	21.2%	3%	2.4%
% of total	28.4%	14.1%	19.8%	7.4%	5.9%	24.5%	87%	17%
Tax Credits (various)	34,504,373	34,668,757	93,964,869	0	26,106,425	33,291,238	222,535,662	33,897,806
% of deposits	0.2%	0.2%	0.7%	0.0%	0.7%	1.8%	0.4%	0.5%
% of total	15.5%	15.6%	42.2%	0.0%	11.7%	15.0%	12.2%	15.2%
Other CRA Investments	0	200,000	0	0	1,000,000	0	1,200,000	0
% of deposits	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%
% of total	0.0%	16.7%	0.0%	0.0%	83.3%	0.0%	0.1%	0.0%
TOTAL INVESTMENTS	\$34,504,373	\$34,868,757	\$93,964,869	\$0	\$27,106,425	\$33,291,238	\$223,735,662	\$33,897,806
% of deposits	0.2%	0.3%	0.7%	0.0%	0.7%	1.8%	0.4%	0.5%
% of total	15.4%	15.6%	42.0%	0.0%	12.1%	14.9%	12.2%	
CRA-Qualified Giving	2,174,000	461,549	162,250	2,278,250	1,075,180	430,000	6,581,229	768,365
% of deposits	0.011%	0.003%	0.001%	0.020%	0.029%	0.023%	0.010%	0.016%
% of total	33.0%	7.0%	2.5%	34.6%	16.3%	6.5%	0.4%	12%
TOTAL CRA GIVING	\$2,174,000	\$461,549	\$162,250	\$2,278,250	\$1,075,180	\$430,000	\$6,581,229	\$768,365
RTF SURVEY TOTAL	\$490,519,428	\$260,040,543	\$410,212,119	\$120,776,808	\$121,950,623	\$425,505,238	\$1,829,004,759	\$335,126,331
% of total deposits	2.4%	1.9%	3.3%	1.1%	3.3%	23.1%	2.9%	2.9%
% of RTF total	26.8%	14.2%	22.4%	6.6%	6.7%	23.3%	100%	18%

RTF totals don't credit purchased mortgages, larger business loans or non-income restricted multifamily housing loans that the OCC (Office of the Comptroller of the Currency) gives CRA credit, below:

OCC CRA TOTAL	\$1,351,536,804	\$435,836,543	\$665,741,291	\$261,393,808	\$192,963,623	\$483,385,238	\$3,390,857,307	\$459,610,891
% of total deposits	6.7%	3.1%	5.3%	2.3%	5.3%	26.2%	5%	5%
% of RTF total	39.9%	12.9%	19.6%	7.7%	5.7%	14.3%	100%	14%
Total local deposits	\$20,197,116,000	\$13,901,881,000	\$12,531,057,000	\$11,144,860,000	\$3,659,666,000	\$1,846,000,000	\$63,280,580,000	\$11,837,958,500
% of RTF total	32%	22%	20%	18%	6%	3%	100%	
Market share	25%	15%	13%	13%	5%	2%	72%	11/14/19

I. Rating				Bank of America					JPMorgan Chase Bank														
National rating (as of mid-2018 survey)				Lending	Investment	Service	OVERALL	Lending	Investment	Service	OVERALL												
California rating (as of mid-2018 survey)				Outstanding	Outstanding	High Satisfactory	Outstanding	High Sat	Outstanding	High Satisfactory	Satisfactory												
Most recent evaluation date				Outstanding	Outstanding	Outstanding	Outstanding	Outstanding	Outstanding	High Satisfactory	Outstanding												
Period covered by exam				1/8/2018					12/31/2013														
Next anticipated examination date				1/1/2012-12/31/2016 (2-1/4 years)					1/1/2011-12/31/2013 (3 years)														
				12/2023					TBD														
II. Performance Context																							
All RTF Banks				<i>avg loan size:</i>					<i>avg loan size:</i>														
San Diego market share 70.70%				<i>home purch</i>		\$360,216		Market Share		% of RTF Total		<i>home purch</i>		\$346,095		Market Share		% of RTF Total					
San Diego MSA Deposits (June 30, 2016) \$63,280,580,000				<i>smallest biz</i>		\$13,089		\$13,901,881,000		15.53%		21.97%		<i>smallest biz</i>		\$11,295		\$12,531,057,000		14.00%		19.80%	
III. Lending Test																							
All RTF Banks																							
				<i>Number or Count</i>		<i>% of RTF Total</i>		<i>Dollar Amount</i>		<i>% of Deposits</i>		<i>% of RTF Total</i>		<i>Number or Count</i>		<i>% of RTF Total</i>		<i>Dollar Amount</i>		<i>% of Deposits</i>		<i>% of RTF Total</i>	
LMI Single-Family Home Loans:				Number		Amount		% of Deposits		% of RTF Total		Number or Count		% of RTF Total		Dollar Amount		% of Deposits		% of RTF Total			
Originations: Home purchases				524		\$182,768,101		0.29%		20.10%		179		34.16%		\$61,951,000		0.49%		33.90%			
Originations: Refinancings				1,249		\$285,391,932		0.45%		15.77%		413		33.07%		\$95,915,000		0.77%		33.61%			
Originations: Home improvement				379		\$36,299,072		0.06%		38.08%		80		21.11%		\$6,717,000		0.05%		18.50%			
Total originations (all three loan types)				2,152		\$504,459,105		0.80%		73.95%		672		88.33%		\$164,583,000		1.31%		86.01%			
Total purchases (all three loan types)*				1,540		\$370,970,684		0.59%		3.87%		363		23.57%		\$114,684		0.00%		0.03%			
Sm Bus. Loans (<\$100k, <\$1 million rev)				40,134		\$550,273,290		0.87%		11.98%		13,195		32.88%		\$149,040,000		1.19%		27.08%			
Other CRA-qualified Small Bus. Loans*				19,113		\$867,983,055		1.37%		18.60%		6,284		32.88%		\$170,656,000		1.36%		19.66%			
CRA-qualified Small Farm Loans				258		\$4,744,000		0.01%		11.26%		100		38.76%		\$962,000		0.01%		20.28%			
Affordable Housing - Construction, Acq/Re				11		\$101,078,884		0.16%		35.17%				0.00%				0.00%		0.00%			
Affordable Housing - Bonds				10		\$204,055,000		0.32%		0.00%				0.00%				0.00%		0.00%			
Affordable Housing - Loan Extensions				1		\$9,200,000		0.01%		100.00%		1		100.00%		\$9,200,000		0.07%		100.00%			
Affordable Housing - Permanent Loans				18		\$181,213,252		0.29%		0.00%				0.00%				0.00%		0.00%			
Other CRA-qualified Multifamily Loans*				148		\$322,898,809		0.51%		0.00%		45		30.41%		\$84,758,488		0.68%		26.25%			
Other Community Development Loans				19		\$43,664,337		0.07%		41.11%		1		5.26%		\$1,500,000		0.01%		3.44%			
TOTAL LENDING (RTF calc.)				42,603		\$1,598,687,868		2.53%		14.06%		13,968		32.79%		\$316,085,000		2.52%		19.77%			
Total Lending (OCC/CRA calc.)*				63,404		\$3,160,540,416		4.99%		12.67%		20,660		32.58%		\$571,614,172		4.56%		18.09%			
Aff. hsg. units built, rehabbed or financed				3,131				0.00%				558		17.82%									
IV. Investment Test																							
All RTF Banks																							
				<i>Number or Count</i>		<i>% of RTF Total</i>		<i>Dollar Amount</i>		<i>% of Deposits</i>		<i>% of RTF Total</i>		<i>Number or Count</i>		<i>% of RTF Total</i>		<i>Dollar Amount</i>		<i>% of Deposits</i>		<i>% of RTF Total</i>	
Tax Credits:				Number		Amount		% of Deposits		% of RTF Total		Number or Count		% of RTF Total		Dollar Amount		% of Deposits		% of RTF Total			
Affordable Housing (LIHTC)				19		\$212,868,528		0.336%		15.24%		6		31.58%		\$93,964,869		0.75%		44.14%			
Economic Development (NMTC)				5		\$9,657,134		0.015%		23.04%				0.00%				0.00%		0.00%			
CRA-Qualified Renewable Energy Tax Cr				1		\$10,000		0.000%		0.00%				0.00%				0.00%		0.00%			
Other CRA-Qualified Investments:																							
Sm Business CDFI Investment				1		\$200,000		0.000%		100.00%		1		100.00%		\$200,000		0.00%		100.00%			
Equity Investment				1		\$1,000,000		0.002%		0.00%				0.00%				0.00%		0.00%			
TOTAL TAX CREDITS & INVESTMENTS				27		\$223,735,662		0.35%		15.58%		6		22.22%		\$93,964,869		0.75%		42.00%			
CRA-Qualified Sponsorships & Grants				419		\$6,581,229		0.010%		7.01%		3		0.72%		\$162,250		0.001%		2.47%			
Total Lending, Investments and Grants (RTF):				\$1,829,004,759		2.9%		\$260,040,543		1.9%		14.2%		\$410,212,119		3.3%		22.4%					
Total Lending, Investments and Grants (OCC):*				\$3,390,857,307		5.4%		\$435,836,543		3.1%		12.9%		\$665,741,291		5.3%		19.6%					

*OCC/CRA totals incl. pur. mortgages, lg. bus. loans & multifam not incl. by RTF

I. Rating				Citibank					MUFJ Union Bank										
National rating (as of mid-2018 survey)				Lending	Investment	Service	OVERALL			Lending	Investment	Service	OVERALL						
California rating (as of mid-2018 survey)				Outstanding	Outstanding	High Satisfactory	Satisfactory			High Satisf.	Outstanding	Outstanding	Outstanding						
Most recent evaluation date				Outstanding	Outstanding	High Satisfactory	Outstanding			High Satisf.	Outstanding	Outstanding	Outstanding						
Period covered by exam				2/5/2018		(released Feb. 2017)			7/13/2015										
Next anticipated examination date				1/1/2012 - 12/31/2016 (2 years)					1/1/2012-12/31/2014 (3 years)										
				00/00/2021					3/31/2020										
II. Performance Context																			
All RTF Banks				avg loan size:		Market	% of RTF			avg loan size:		Market	% of RTF						
San Diego market share				home purch	\$337,133	Deposits \$	Share	Total			home purch	\$309,375	Deposits \$	Share	Total				
San Diego MSA Deposits (June 30, 2016)				smallest biz	\$5,994	\$1,846,000,000	2.06%	2.92%			smallest biz	\$36,578	\$11,144,860,000	12.45%	17.61%				
III. Lending Test																			
All RTF Banks				Number		% of RTF		Dollar		% of		% of RTF							
				or Count	Total	Amount	Deposits	Total		or Count	% of RTF	Dollar	% of	% of RTF					
LMI Single-Family Home Loans:				Number	Amount	Deposits				Number	% of RTF	Dollar	% of	% of RTF					
Originations: Home purchases				524	\$182,768,101	0.29%	15	2.86%	\$5,057,000	0.27%	2.77%	24	4.58%	\$7,425,000	0.07%	4.06%			
Originations: Refinancings				1,249	\$285,391,932	0.45%	30	2.40%	\$5,758,000	0.31%	2.02%	181	14.49%	\$38,537,000	0.35%	13.50%			
Originations: Home improvement				379	\$36,299,072	0.06%	13	3.43%	\$1,896,000	0.10%	5.22%	22	5.80%	\$2,044,000	0.02%	5.63%			
Total originations (all three loan types)				2,152	\$504,459,105	0.80%	58	8.69%	\$12,711,000	0.69%	10.01%	227	24.88%	\$48,006,000	0.43%	23.20%			
Total purchases (all three loan types)*				1,540	\$370,970,684	0.59%	154	10.00%	\$39,974,000	2.17%	10.78%	105	6.82%	\$25,828,000	0.23%	6.96%			
Sm Bus. Loans (<\$100k, <\$1 million rev)				40,134	\$550,273,290	0.87%	10,542	26.27%	\$63,193,000	3.42%	11.48%	737	1.84%	\$26,958,000	0.24%	4.90%			
Other CRA-qualified Small Bus. Loans*				19,113	\$867,983,055	1.37%	2,124	11.11%	\$17,906,000	0.97%	2.06%	1,001	5.24%	\$114,789,000	1.03%	13.22%			
CRA-qualified Small Farm Loans				258	\$4,744,000	0.01%		0.00%		0.00%	0.00%		0.00%		0.00%	0.00%			
Affordable Housing - Construction, Acq/Re				11	\$101,078,884	0.16%	3	27.27%	\$21,250,000	1.15%	21.02%	1	9.09%	\$20,048,124	0.18%	19.83%			
Affordable Housing - Bonds				10	\$204,055,000	0.32%	10	100.00%	\$204,055,000	11.05%	100.00%		0.00%	\$0	0.00%	0.00%			
Affordable Housing - Loan Extensions				1	\$9,200,000	0.01%	0	0.00%	\$0	0.00%	0.00%		0.00%	\$0	0.00%	0.00%			
Affordable Housing - Permanent Loans				18	\$181,213,252	0.29%	5	27.78%	\$90,575,000	4.91%	49.98%	7	38.89%	\$6,331,434	0.06%	3.49%			
Other CRA-qualified Multifamily Loans*				148	\$322,898,809	0.51%		0.00%		0.00%	0.00%		0.00%		0.00%	0.00%			
Other Community Development Loans				19	\$43,664,337	0.07%		0.00%		0.00%	0.00%	9	47.37%	\$17,155,000	0.15%	39.29%			
TOTAL LENDING (RTF calc.)				42,603	\$1,598,687,868	2.53%	10,618	24.92%	\$391,784,000	21.22%	24.51%	981	2.30%	\$118,498,558	1.06%	7.41%			
Total Lending (OCC/CRA calc.)*				63,404	\$3,160,540,416	4.99%	12,896	20.34%	\$449,664,000	24.36%	14.23%	2,087	3.29%	\$259,115,558	2.32%	8.20%			
Aff. hsg. units built, rehabbed or financed				3,131							0.00%								
IV. Investment Test																			
All RTF Banks				Number		% of RTF		Dollar		% of		% of RTF							
				or Count	Total	Amount	Deposits	Total		or Count	% of RTF	Dollar	% of	% of RTF					
Tax Credits:				Number	Amount	Deposits				Number	% of RTF	Dollar	% of	% of RTF					
Affordable Housing (LIHTC)				19	\$212,868,528	0.336%	3	15.79%	\$30,200,000	1.64%	14.19%		0.00%		0.00%	0.00%			
Economic Development (NMTC)				5	\$9,657,134	0.015%	1	20.00%	\$3,091,238	0.17%	32.01%		0.00%		0.00%	0.00%			
CRA-Qualified Renewable Energy Tax Cr				1	\$10,000	0.000%													
Other CRA-Qualified Investments:																			
Sm Business CDFI Investment				1	\$200,000	0.000%													
Equity Investment				1	\$1,000,000	0.002%													
TOTAL TAX CREDITS & INVESTMENTS				27	\$223,735,662	0.35%	4	14.81%	\$33,291,238	1.80%	14.88%	0	0.00%	\$0	0.00%	0.00%			
CRA-Qualified Sponsorships & Grants				419	\$6,581,229	0.010%	6	1.43%	\$430,000	0.023%	6.53%	161	38.42%	\$2,278,250	0.020%	34.62%			
Total Lending, Investments and Grants (RTF):				\$1,829,004,759		2.9%		\$425,505,238		23.1%		23.3%		\$120,776,808		1.1%		6.6%	
Total Lending, Investments and Grants (OCC):*				\$3,390,857,307		5.4%		\$483,385,238		26.2%		14.3%		\$261,393,808		2.3%		7.7%	

*OCC/CRA totals incl. pur. mortgages, lg. bus. loans & multifam not incl. by RTF

I. Rating				U.S. Bank					Wells Fargo Bank							
National rating (as of mid-2018 survey)				Lending	Investment	Service	OVERALL			Lending	Investment	Service	OVERALL			
California rating (as of mid-2018 survey)				Outstanding	Outstanding	Outstanding	Outstanding			Outstanding	Outstanding	High Satisfactory	Needs to Improve			
Most recent evaluation date				Outstanding	Outstanding	High Satisfactory	Outstanding			Outstanding	Outstanding	High Satisfactory	Outstanding			
Period covered by exam				10/16/2017					9/30/2012							
Next anticipated examination date				1/1/2012-12/31/2015 (4 years)					11/13/2009-11/13/2012							
				00/00/2022					12/00/2019							
II. Performance Context																
All RTF Banks				avg loan size:					avg loan size:							
San Diego market share				70.70%	home purch	\$362,207	Deposits \$	Market Share	% of RTF Total	home purch	\$346,994	Deposits \$	Market Share	% of RTF Total		
San Diego MSA Deposits (June 30, 2016)				\$63,280,580,000	smallest biz	\$9,872	\$3,659,666,000	4.09%	5.78%	smallest biz	\$30,649	\$20,197,116,000	22.6%	31.92%		
III. Lending Test																
All RTF Banks																
				Number	% of RTF	Dollar	% of	% of RTF	Number	% of RTF	Dollar	% of	% of RTF			
LMI Single-Family Home Loans:				or Count	Total	Amount	Deposits	Total	or Count	Total	Amount	Deposits	Total			
Originations: Home purchases				524	\$182,768,101	0.29%	53	10.11%	\$19,196,992	0.52%	10.50%	151	28.82%	\$52,396,109	0.26%	28.67%
Originations: Refinancings				1,249	\$285,391,932	0.45%	119	9.53%	\$27,437,079	0.75%	9.61%	290	23.22%	\$72,735,853	0.36%	25.49%
Originations: Home improvement				379	\$36,299,072	0.06%	48	12.66%	\$4,184,215	0.11%	11.53%	75	19.79%	\$7,634,857	0.04%	21.03%
Total originations (all three loan types)				2,152	\$504,459,105	0.80%	220	32.31%	\$50,818,286	1.39%	31.64%	516	71.82%	\$132,766,819	0.66%	75.19%
Total purchases (all three loan types)*				1,540	\$370,970,684	0.59%		0.00%		0.00%	0.00%	870	56.49%	\$290,690,000	1.44%	78.36%
Sm Bus. Loans (<\$100k, <\$1 million rev)				40,134	\$550,273,290	0.87%	4,109	10.24%	\$40,565,000	1.11%	7.37%	6,676	16.63%	\$204,614,290	1.01%	37.18%
Other CRA-qualified Small Bus. Loans*				19,113	\$867,983,055	1.37%	997	5.22%	\$71,013,000	1.94%	8.18%	3,832	20.05%	\$332,187,055	1.64%	38.27%
CRA-qualified Small Farm Loans				258	\$4,744,000	0.01%	47	18.22%	\$392,000	0.01%	8.26%	67	25.97%	\$2,856,000	0.01%	60.20%
Affordable Housing - Construction, Acq/Re				11	\$101,078,884	0.16%	1	9.09%	\$223,732	0.01%	0.22%	2	18.18%	\$24,007,028	0.12%	23.75%
Affordable Housing - Bonds				10	\$204,055,000	0.32%		0.00%		0.00%	0.00%		0.00%	\$0	0.00%	0.00%
Affordable Housing - Loan Extensions				1	\$9,200,000	0.01%		0.00%		0.00%	0.00%		0.00%	\$0	0.00%	0.00%
Affordable Housing - Permanent Loans				18	\$181,213,252	0.29%		0.00%		0.00%	0.00%	6	33.33%	\$84,306,818	0.42%	46.52%
Other CRA-qualified Multifamily Loans*				148	\$322,898,809	0.51%		0.00%		0.00%	0.00%	103	69.59%	\$238,140,321	1.18%	73.75%
Other Community Development Loans				19	\$43,664,337	0.07%	2	10.53%	\$1,770,000	0.05%	4.05%	5	26.32%	\$5,290,100	0.03%	12.12%
TOTAL LENDING (RTF calc.)				42,603	\$1,598,687,868	2.53%	4,379	10.28%	\$93,769,018	2.56%	5.87%	7,272	17.07%	\$453,841,055	2.25%	28.39%
Total Lending (OCC/CRA calc.)*				63,404	\$3,160,540,416	4.99%	5,376	8.48%	\$164,782,018	4.50%	5.21%	12,077	19.05%	\$1,314,858,431	6.51%	41.60%
Aff. hsg. units built, rehabbed or financed				3,131			78	2.49%				522	16.67%			
IV. Investment Test																
All RTF Banks																
				Number	% of RTF	Dollar	% of	% of RTF	Number	% of RTF	Dollar	% of	% of RTF			
Tax Credits:				or Count	Total	Amount	Deposits	Total	or Count	Total	Amount	Deposits	Total			
Affordable Housing (LIHTC)				19	\$212,868,528	0.336%	4	21.05%	\$21,755,408	0.59%	10.22%	3	15.79%	\$34,504,373	0.17%	16.21%
Economic Development (NMTC)				5	\$9,657,134	0.015%	3	60.00%	\$4,341,017	0.12%	44.95%		0.00%		0.00%	0.00%
CRA-Qualified Renewable Energy Tax Cr				1	\$10,000	0.000%	1	100.00%	\$10,000	0.00%	100.00%					
Other CRA-Qualified Investments:																
Sm Business CDFI Investment				1	\$200,000	0.000%										
Equity Investment				1	\$1,000,000	0.002%	1	100.00%	\$1,000,000	0.03%	100.00%					
TOTAL TAX CREDITS & INVESTMENTS				27	\$223,735,662	0.35%	9	33.33%	\$27,106,425	0.74%	12.12%	3	11.11%	\$34,504,373	0.17%	15.42%
CRA-Qualified Sponsorships & Grants				419	\$6,581,229	0.010%	105	25.06%	\$1,075,180	0.029%	16.34%	124	29.59%	\$2,174,000	0.011%	33.03%
Total Lending, Investments and Grants (RTF):				\$1,829,004,759	2.9%				\$121,950,623	3.3%	6.7%			\$490,519,428	2.4%	26.8%
Total Lending, Investments and Grants (OCC):*				\$3,390,857,307	5.4%				\$192,963,623	5.3%	5.7%			\$1,351,536,804	6.7%	39.9%

*OCC/CRA totals incl. pur. mortgages, lg. bus. loans & multifam not incl. by RTF

	Wells Fargo	Bank of America	Chase	Union Bank	U.S. Bank	Citibank	RTF TOTALS	Median
2013 Mortgage Lending	428,161,000	421,152,427	366,354,000	127,421,000	80,862,000	162,095,000	1,586,045,427	264,224,500
2014 Mortgage Lending	229,166,000	147,919,969	151,660,000	58,016,000	36,125,000	34,198,000	657,084,969	102,967,985
2015 Mortgage Lending	231,096,000	125,790,000	177,055,000	44,881,000	67,523,000	37,187,000	683,532,000	96,656,500
2016 Mortgage Lending	206,333,000	149,217,351	194,794,000	54,510,000	51,936,000	22,645,000	679,435,351	101,863,676
2017 Mortgage Lending	163,822,000	108,629,569	165,578,000	65,339,000	44,890,000	10,341,000	558,599,569	86,984,285
2018 Mortgage Lending	132,766,819	95,574,000	164,583,000	48,006,000	50,818,286	12,711,000	504,459,105	73,196,143
Average Mortgage Lending	231,890,803	174,713,886	203,337,333	66,362,167	55,359,048	46,529,500	778,192,737	120,982,181
2013 Small Business	182,910,000	31,938,072	3,456,000	28,579,000	29,418,000	24,570,000	300,871,072	28,998,500
2014 Small Business	201,943,334	25,928,517	3,120,000	30,315,000	33,479,000	24,958,000	319,743,851	28,121,759
2015 Small Business	199,874,011	40,307,000	82,444,000	28,186,000	38,102,000	39,024,000	427,937,011	39,665,500
2016 Small Business	188,786,432	49,730,908	97,819,000	69,084,000	44,542,000	61,578,000	511,540,340	65,331,000
2017 Small Business	188,123,963	55,283,707	114,462,000	25,832,000	38,278,000	58,891,000	480,870,670	57,087,354
2018 Small Business	204,614,290	65,903,000	149,040,000	26,958,000	40,565,000	63,193,000	550,273,290	64,548,000
Average Sm Biz Lending	194,375,338	44,848,534	75,056,833	34,825,667	37,397,333	45,369,000	431,872,706	47,292,019
2013 Aff Hsg Development	23,458,000	48,075,000	33,000,000	57,318,694	52,382,000	153,383,081	367,616,775	50,228,500
2014 Aff Hsg Development	22,486,790	3,973,568	6,400,000	84,619,485	24,500,000	37,250,000	179,229,843	23,493,395
2015 Aff Hsg Development	35,944,710	144,259,570	0	74,298,561	88,400,738	55,660,000	398,563,579	64,979,281
2016 Aff Hsg Development	34,717,999	6,565,000	119,616,037	75,642,295	27,590,000	147,102,000	411,233,331	55,180,147
2017 Aff Hsg Development	19,267,385	57,678,829	37,825,972	54,013,249	97,942,246	99,563,000	366,290,681	55,846,039
2018 Aff Hsg Development	108,313,846	44,750,000	0	26,379,558	223,732	315,880,000	495,547,136	35,564,779
Average Aff Hsg Lending	40,698,122	50,883,661	32,807,000	62,045,307	48,506,453	134,806,347	369,746,891	47,292,019
TOTAL 2013 LENDING*	\$660,589,745	\$502,162,049	\$403,169,000	\$291,712,540	\$176,592,000	\$340,048,081	\$2,374,273,415	\$371,608,541
TOTAL 2014 LENDING*	\$468,019,049	\$185,066,844	\$162,618,000	\$173,573,485	\$97,909,660	\$96,406,000	\$1,183,593,038	\$168,095,743
TOTAL 2015 LENDING*	\$475,414,421	\$329,189,342	\$260,499,000	\$202,968,561	\$202,188,738	\$131,871,000	\$1,602,131,062	\$231,733,781
TOTAL 2016 LENDING*	\$444,817,552	\$245,814,491	\$534,335,037	\$221,417,600	\$128,439,500	\$256,325,000	\$1,831,149,180	\$251,069,746
TOTAL 2017 LENDING*	\$390,758,248	\$254,838,950	\$454,208,972	\$232,710,249	\$186,138,746	\$168,795,000	\$1,687,450,165	\$243,774,600
TOTAL 2018 LENDING*	\$453,841,055	\$224,710,237	\$316,085,000	\$118,498,558	\$93,769,018	\$391,784,000	\$1,598,687,868	\$270,397,619
Average Total Lending*	482,240,012	290,296,986	355,152,502	206,813,499	147,506,277	230,871,514	\$1,712,880,788	256,113,338
2013 Investments & Tax Credits	53,076,000	34,122,208	38,000,000	63,709,377	37,309,659	67,669,170	293,937,414	45,538,000
2014 Investments & Tax Credits	13,626,210	13,619,248	18,400,000	51,522,066	60,340,947	28,048,083	185,556,554	23,224,042
2015 Investments & Tax Credits	44,370,415	7,464,583	32,265,000	16,140,120	99,330,976	10,345,937	209,917,031	24,202,560
2016 Investments & Tax Credits	59,928,690	52,324,839	15,422,221	104,531,165	82,937,120	6,141,818	321,285,853	56,122,765
2017 Investments & Tax Credits	1,217,212	88,673,189	26,278,541	13,000,000	37,167,169	29,095,344	195,431,455	27,686,943
2018 Investments & Tax Credits	34,504,373	34,868,757	93,964,869	0	27,106,425	33,291,238	223,735,662	33,897,806
Average Total Investments	22,214,525	11,041,208	17,733,000	63,315,974	39,396,316	21,212,638	174,913,661	21,415,950
2013 CRA Corporate Giving	1,387,000	525,640	781,000	1,365,690	850,000	888,000	5,797,330	869,000
2014 CRA Corporate Giving	1,409,500	937,219	480,000	1,332,083	614,690	615,500	5,388,992	776,360
2015 CRA Corporate Giving	2,029,600	635,432	453,000	1,508,000	856,770	615,000	6,097,802	746,101
2016 CRA Corporate Giving	2,525,000	639,166	158,778	1,064,368	985,563	366,250	5,739,125	812,365
2017 CRA Corporate Giving	2,722,000	602,082	352,500	1,351,339	996,950	698,000	6,722,871	847,475
2018 CRA Corporate Giving	2,174,000	461,549	162,250	2,278,250	1,075,180	430,000	6,581,229	768,365
Average CRA Corporate Giving	2,041,183	633,515	397,921	1,483,288	896,526	602,125	6,054,558	803,277
2013 SURVEY TOTAL	\$715,052,745	\$536,809,897	\$441,950,000	\$356,838,607	\$214,751,659	\$408,605,251	\$2,674,008,159	\$425,277,625
2014 SURVEY TOTAL	\$483,054,759	\$199,623,311	\$181,498,000	\$226,427,634	\$158,865,297	\$125,069,583	\$1,374,538,584	\$190,560,656
2015 SURVEY TOTAL	\$521,814,436	\$337,289,357	\$293,217,000	\$220,616,681	\$302,376,484	\$142,831,937	\$1,818,145,895	\$297,796,742
2016 SURVEY TOTAL	\$507,271,242	\$298,778,496	\$549,916,036	\$327,620,265	\$212,362,183	\$262,833,068	\$2,158,781,290	\$313,199,381
2017 SURVEY TOTAL	\$394,697,460	\$344,114,221	\$480,840,013	\$247,061,588	\$224,302,865	\$198,588,344	\$1,889,604,491	\$295,587,905
2018 SURVEY TOTAL	\$490,519,428	\$260,040,543	\$410,212,119	\$120,776,808	\$121,950,623	\$425,505,238	\$1,829,004,759	\$335,126,331
Average Survey Total	518,735,012	329,442,638	392,938,861	249,890,264	205,768,185	260,572,237	\$1,957,347,196	309,591,440
2013 % of Deposits	4.4%	5.6%	6.0%	5.1%	6.0%	25.0%	5.5%	5.8%
2014 % of Deposits	2.9%	2.1%	2.3%	3.4%	4.3%	7.2%	2.6%	3.2%
2015 % of Deposits	2.8%	3.0%	3.3%	2.3%	8.5%	7.9%	3.4%	3.1%
2016 % of Deposits	2.5%	2.5%	5.4%	3.2%	5.8%	14.9%	3.7%	4.3%
2017 % of Deposits	1.9%	2.6%	4.1%	2.2%	5.9%	10.8%	3.0%	3.4%
2018 % of Deposits	2.4%	1.9%	3.3%	1.1%	3.3%	23.1%	2.9%	2.9%
Average % of Deposits	2.8%	2.9%	4.1%	2.9%	5.6%	14.8%	33.2%	3.8%
2013 Local Deposits	\$16,244,563,000	\$9,630,671,000	\$7,420,146,000	\$9,918,222,000	\$3,586,829,000	\$1,636,264,000	\$48,436,695,000	
2014 Local Deposits	\$16,484,044,000	\$9,707,069,000	\$8,063,920,000	\$12,456,911,000	\$3,672,131,000	\$1,728,855,000	\$52,112,930,000	
2015 Local Deposits	\$18,564,864,000	\$11,350,323,000	\$8,939,891,000	\$9,670,607,000	\$3,562,139,000	\$1,797,112,000	\$53,884,936,000	
2016 Local Deposits	\$19,962,868,000	\$11,974,911,000	\$10,161,065,000	\$10,123,012,000	\$3,641,095,000	\$1,762,000,000	\$57,624,951,000	
2017 Local Deposits	\$20,630,071,000	\$13,091,471,000	\$11,628,076,000	\$11,093,318,000	\$3,798,868,000	\$1,837,000,000	\$62,078,804,000	
2018 Local Deposits	\$20,197,116,000	\$13,901,381,000	\$12,531,057,000	\$11,144,860,000	\$3,659,666,000	\$1,846,000,000	\$63,280,580,000	

*Total Lending figure includes Comm. Dev. and Sm. Farm Lending. Due to space constraints, these subtotals are hidden.

Percentages show the 6-year change (blue or white), 2-year change (italics), and percent of deposits (small italics)

San Diego Community Investment Survey
Home and Small Business Loans

Bank Name: Bank of America
 Data for Calendar Year 2018

Home Loans:
Single-Family, Owner-Occupied

	% of vol by# (formula)	Originated Loans			Purchased Loans		Total Loans	
		Average Loan Size	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number	Dollar Amount
Home Purchase Loans								
LMI borrowers in LMI census tracts	0.7%	171,714	7	\$ 1,202,000				
LMI borrowers in Non-LMI census tracts	2.0%	275,762	21	\$ 5,791,000				
Non-LMI borrowers in LMI census tracts	7.0%	402,014	74	\$ 29,749,000				
Non-LMI borrowers in Non-LMI census tract	90.4%	723,009	960	\$ 694,089,000				
Total Loans	100%	688,165	1,062	\$ 730,831,000				
Total CRA-Qualified Loans	10%	360,216	102	\$ 36,742,000				

Home Loan Refinancings

LMI borrowers in LMI census tracts	3.1%	130,867	30	\$ 3,926,000
LMI borrowers in Non-LMI census tracts	11.3%	190,509	108	\$ 20,575,000
Non-LMI borrowers in LMI census tracts	8.1%	262,923	78	\$ 20,508,000
Non-LMI borrowers in Non-LMI census tract	77.5%	458,721	742	\$ 340,371,000
Total Loans	100%	402,276	958	\$ 385,380,000
Total CRA-Qualified Loans	23%	208,375	216	\$ 45,009,000

Home Improvement Loans

LMI borrowers in LMI census tracts	3.3%	78,952	21	\$ 1,658,000
LMI borrowers in Non-LMI census tracts	9.8%	102,683	63	\$ 6,469,000
Non-LMI borrowers in LMI census tracts	8.9%	99,930	57	\$ 5,696,000
Non-LMI borrowers in Non-LMI census tract	78.0%	156,395	501	\$ 78,354,000
Total Loans	100%	143,578	642	\$ 92,177,000
Total CRA-Qualified Loans	22%	98,035	141	\$ 13,823,000

Total Home Loans - All Loan Types

		Total Number	Dollar Amount	Purchased Loans		Total Loans		
				Total Number	Dollar Amount	Total Number	Dollar Amount	
LMI borrowers in LMI census tracts	2%	117,000	58	\$ 6,786,000	5	\$ 1,172,000	63	\$ 7,958,000
LMI borrowers in Non-LMI census tracts	7%	171,016	192	\$ 32,835,000	10	\$ 1,581,000	202	\$ 34,416,000
Non-LMI borrowers in LMI census tracts	8%	267,718	209	\$ 55,953,000	33	\$ 11,611,000	242	\$ 67,564,000
Non-LMI borrowers in Non-LMI census tract	83%	505,136	2,203	\$ 1,112,814,000	2	\$ 874,000	2,205	\$ 1,113,688,000
Total Loans	100%	453,940	2,662	\$ 1,208,388,000	50	\$ 15,238,000	2,712	\$ 1,223,626,000

All CRA-elig. loans (LMI borrower OR tract)	17%	208,222	459	\$ 95,574,000	48	\$ 14,364,000	507	\$ 109,938,000
All loans by LMI borrowers (any tract)	9%	158,484	250	\$ 39,621,000	15	\$ 2,753,000	265	\$ 42,374,000
All loans in LMI tracts (any borrower)	10%	234,978	267	\$ 62,739,000	38	\$ 12,783,000	305	\$ 75,522,000

	LMI Census Tracts		Non-LMI Census Tracts		All Census Tracts		
	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number	Dollar Amount	
Small Business Loans							
Original Balance of \$100,000 or Less:							
Revenues Less Than or Equal \$1 Million	10,587	1,100	\$ 11,646,000	3,935	\$ 54,257,000	5,035	\$ 65,903,000
Revenues Greater Than \$1 Million	28,431	197	\$ 5,601,000	639	\$ 19,142,000	836	\$ 24,743,000
Revenues Not Known	10,676	837	\$ 8,936,000	2,969	\$ 31,861,000	3,806	\$ 40,797,000
Sub-Total	12,269	2,134	\$ 26,183,000	7,543	\$ 105,260,000	9,677	\$ 131,443,000
Original Balance of \$100,000 - \$250,000							
Revenues Less Than or Equal \$1 Million	180,833	6	\$ 1,085,000	8	\$ 1,272,000	14	\$ 2,357,000
Revenues Greater Than \$1 Million	189,636	11	\$ 2,086,000	33	\$ 5,929,000	44	\$ 8,015,000
Revenues Not Known	193,333	9	\$ 1,740,000	31	\$ 5,852,000	40	\$ 7,592,000
Sub-Total	188,885	26	\$ 4,911,000	72	\$ 13,053,000	98	\$ 17,964,000
Original Balance of \$250,000-\$1 Million							
Revenues Less Than or Equal \$1 Million	489,667	6	\$ 2,938,000	29	\$ 14,185,000	35	\$ 17,123,000
Revenues Greater Than \$1 Million	706,600	10	\$ 7,066,000	65	\$ 37,938,000	75	\$ 45,004,000
Revenues Not Known	568,875	8	\$ 4,551,000	17	\$ 11,250,000	25	\$ 15,801,000
Sub-Total	606,458	24	\$ 14,555,000	111	\$ 63,373,000	135	\$ 77,928,000
Total MSA CRA-Qualified Small Business Loans	20,902	2,184	\$ 45,649,000	7,726	\$ 181,686,000	9,910	\$ 227,335,000

San Diego Community Investment Survey
Home and Small Business Loans

Bank Name: Citibank
 Data for Calendar Year 2018

Home Loans:
Single-Family, Owner-Occupied

	% of vol by# (formula)	Average Loan Size	Originated Loans		Purchased Loans		Total Loans	
			Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number	Dollar Amount
Home Purchase Loans								
LMI borrowers in LMI census tracts	3.6%	179,250	4	\$ 717,000				
LMI borrowers in Non-LMI census tracts	2.7%	170,667	3	\$ 512,000				
Non-LMI borrowers in LMI census tracts	7.1%	478,500	8	\$ 3,828,000				
Non-LMI borrowers in Non-LMI census tracts	86.6%	918,598	97	\$ 89,104,000				
Total Loans	100%	840,723	112	\$ 94,161,000				
Total CRA-Qualified Loans	13%	337,133	15	\$ 5,057,000				

Home Loan Refinancings

LMI borrowers in LMI census tracts	4.7%	135,000	6	\$ 810,000
LMI borrowers in Non-LMI census tracts	11.6%	138,333	15	\$ 2,075,000
Non-LMI borrowers in LMI census tracts	7.0%	319,222	9	\$ 2,873,000
Non-LMI borrowers in Non-LMI census tracts	76.7%	441,566	99	\$ 43,715,000
Total Loans	100%	383,512	129	\$ 49,473,000
Total CRA-Qualified Loans	23%	191,933	30	\$ 5,758,000

Home Improvement Loans

LMI borrowers in LMI census tracts	4.3%	66,667	3	\$ 200,000
LMI borrowers in Non-LMI census tracts	13.0%	177,333	9	\$ 1,596,000
Non-LMI borrowers in LMI census tracts	1.4%	100,000	1	\$ 100,000
Non-LMI borrowers in Non-LMI census tracts	81.2%	225,911	56	\$ 12,651,000
Total Loans	100%	210,826	69	\$ 14,547,000
Total CRA-Qualified Loans	19%	145,846	13	\$ 1,896,000

Total Home Loans - All Loan Types

		Average Loan Size	Total Number	Dollar Amount	Purchased Loans		Total Loans	
					Total Number	Dollar Amount	Total Number	Dollar Amount
LMI borrowers in LMI census tracts	4%	132,846	13	\$ 1,727,000	21	\$ 4,343,000	34	\$ 6,070,000
LMI borrowers in Non-LMI census tracts	9%	154,926	27	\$ 4,183,000	50	\$ 11,102,000	77	\$ 15,285,000
Non-LMI borrowers in LMI census tracts	6%	377,833	18	\$ 6,801,000	83	\$ 24,529,000	101	\$ 31,330,000
Non-LMI borrowers in Non-LMI census tracts	81%	577,262	252	\$ 145,470,000	159	\$ 51,390,000	411	\$ 196,860,000
Total Loans	100%	510,261	310	\$ 158,181,000	313	\$ 91,364,000	623	\$ 249,545,000
All CRA-elig. loans (LMI borrower OR tract)	19%	219,155	58	\$ 12,711,000	154	\$ 39,974,000	212	\$ 52,685,000
All loans by LMI borrowers (any tract)	13%	147,750	40	\$ 5,910,000	71	\$ 15,445,000	111	\$ 21,355,000
All loans in LMI tracts (any borrower)	10%	275,097	31	\$ 8,528,000	104	\$ 28,872,000	135	\$ 37,400,000

Small Business Loans

Original Balance of \$100,000 or Less:

	LMI Census Tracts		Non-LMI Census Tracts		All Census Tracts	
	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number	Dollar Amount
Revenues Less Than or Equal \$1 Million	4,664	2,321 \$ 10,826,000	8,221	\$ 52,367,000	10,542	\$ 63,193,000
Revenues Greater Than \$1 Million	6,190	237 \$ 1,467,000	835	\$ 7,891,000	1,072	\$ 9,358,000
Revenues Not Known	3,379	145 \$ 490,000	895	\$ 4,508,000	1,040	\$ 4,998,000
Sub-Total	4,729	2,703 \$ 12,783,000	9,951	\$ 64,766,000	12,654	\$ 77,549,000

Original Balance of \$100,000 - \$250,000

Revenues Less Than or Equal \$1 Million	#DIV/0!	- \$ -	3	\$ 402,000	3	\$ 402,000
Revenues Greater Than \$1 Million	#DIV/0!	- \$ -	5	\$ 793,000	5	\$ 793,000
Revenues Not Known	#DIV/0!	- \$ -	-	\$ -	-	\$ -
Sub-Total	#DIV/0!	- \$ -	8	\$ 1,195,000	8	\$ 1,195,000

Original Balance of \$250,000-\$1 Million

Revenues Less Than or Equal \$1 Million	#DIV/0!	- \$ -	1	\$ 580,000	1	\$ 580,000
Revenues Greater Than \$1 Million	#DIV/0!	- \$ -	3	\$ 1,775,000	3	\$ 1,775,000
Revenues Not Known	#DIV/0!	- \$ -	-	\$ -	-	\$ -
Sub-Total	#DIV/0!	- \$ -	4	\$ 2,355,000	4	\$ 2,355,000
Total MSA CRA-Qualified Small Business Loans	4,729	2,703 \$ 12,783,000	9,963	\$ 68,316,000	12,666	\$ 81,099,000

Home Loans:
Single-Family, Owner-Occupied

	% of vol by# (formula)	Originated Loans		Purchased Loans		Total Loans	
		Average Loan Size	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number
Home Purchase Loans							
LMI borrowers in LMI census tracts	2.0%	254,217	23	\$ 5,847,000			
LMI borrowers in Non-LMI census tracts	4.5%	234,765	51	\$ 11,973,000			
Non-LMI borrowers in LMI census tracts	9.4%	420,295	105	\$ 44,131,000			
Non-LMI borrowers in Non-LMI census tract	84.0%	658,365	943	\$ 620,838,000			
Total Loans	100%	608,546	1,122	\$ 682,789,000			
Total CRA-Qualified Loans	16%	346,095	179	\$ 61,951,000			

Home Loan Refinancings

LMI borrowers in LMI census tracts	6.7%	187,368	87	\$ 16,301,000
LMI borrowers in Non-LMI census tracts	13.8%	200,598	179	\$ 35,907,000
Non-LMI borrowers in LMI census tracts	11.3%	297,327	147	\$ 43,707,000
Non-LMI borrowers in Non-LMI census tract	68.3%	481,868	888	\$ 427,899,000
Total Loans	100%	402,624	1,301	\$ 523,814,000
Total CRA-Qualified Loans	32%	232,240	413	\$ 95,915,000

Home Improvement Loans

LMI borrowers in LMI census tracts	1.5%	54,857	7	\$ 384,000
LMI borrowers in Non-LMI census tracts	6.0%	76,179	28	\$ 2,133,000
Non-LMI borrowers in LMI census tracts	9.6%	93,333	45	\$ 4,200,000
Non-LMI borrowers in Non-LMI census tract	82.9%	121,734	387	\$ 47,111,000
Total Loans	100%	115,263	467	\$ 53,828,000
Total CRA-Qualified Loans	17%	83,963	80	\$ 6,717,000

Total Home Loans - All Loan Types

		Average Loan Size	Total Number	Dollar Amount	Purchased Loans		Total Loans	
					Total Number	Dollar Amount	Total Number	Dollar Amount
LMI borrowers in LMI census tracts	4%	192,581	117	\$ 22,532,000	79	\$ 18,282	196	\$ 22,550,282
LMI borrowers in Non-LMI census tracts	9%	193,849	258	\$ 50,013,000	88	\$ 20,106	346	\$ 50,033,106
Non-LMI borrowers in LMI census tracts	10%	309,892	297	\$ 92,038,000	196	\$ 76,296	493	\$ 92,114,296
Non-LMI borrowers in Non-LMI census tract	77%	494,070	2,218	\$ 1,095,848,000	763	\$ 481,119	2,981	\$ 1,096,329,119
Total Loans	100%	436,135	2,890	\$ 1,260,431,000	1,126	\$ 595,803	4,016	\$ 1,261,026,803
All CRA-elig. loans (LMI borrower OR tract)	23%	244,915	672	\$ 164,583,000	363	\$ 114,684	1,035	\$ 164,697,684
All loans by LMI borrowers (any tract)	13%	193,453	375	\$ 72,545,000	167	\$ 38,388	542	\$ 72,583,388
All loans in LMI tracts (any borrower)	14%	276,739	414	\$ 114,570,000	275	\$ 94,578	689	\$ 114,664,578

	LMI Census Tracts		Non-LMI Census Tracts		All Census Tracts		
	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number	Dollar Amount	
Small Business Loans							
Original Balance of \$100,000 or Less:							
Revenues Less Than or Equal \$1 Million	11,389	1,895	\$ 21,583,000	11,300	\$ 127,457,000	13,195	\$ 149,040,000
Revenues Greater Than \$1 Million	15,539	456	\$ 7,086,000	2,348	\$ 36,148,000	2,804	\$ 43,234,000
Revenues Not Known	7,985	478	\$ 3,817,000	2,735	\$ 20,708,000	3,213	\$ 24,525,000
Sub-Total	11,483	2,829	\$ 32,486,000	16,383	\$ 184,313,000	19,212	\$ 216,799,000
Original Balance of \$100,000 - \$250,000							
Revenues Less Than or Equal \$1 Million	162,600	5	\$ 813,000	10	\$ 1,841,000	15	\$ 2,654,000
Revenues Greater Than \$1 Million	169,846	13	\$ 2,208,000	68	\$ 12,440,000	81	\$ 14,648,000
Revenues Not Known	172,000	3	\$ 516,000	24	\$ 4,076,000	27	\$ 4,592,000
Sub-Total	168,429	21	\$ 3,537,000	102	\$ 18,357,000	123	\$ 21,894,000
Original Balance of \$250,000-\$1 Million							
Revenues Less Than or Equal \$1 Million	535,000	2	\$ 1,070,000	10	\$ 5,259,000	12	\$ 6,329,000
Revenues Greater Than \$1 Million	584,000	19	\$ 11,096,000	88	\$ 50,577,000	107	\$ 61,673,000
Revenues Not Known	756,000	1	\$ 756,000	24	\$ 12,245,000	25	\$ 13,001,000
Sub-Total	587,364	22	\$ 12,922,000	122	\$ 68,081,000	144	\$ 81,003,000
Total MSA CRA-Qualified Small Business Loans	17,042	2,872	\$ 48,945,000	16,607	\$ 270,751,000	19,479	\$ 319,696,000

San Diego Community Investment Survey
Home and Small Business Loans

Bank Name: MUFG Union Bank, N.A.
 Data for Calendar Year 2018

Home Loans:

Principal residence | Units = 1

	% of vol by# (formula)	Originated Loans		Purchased Loans		Total Loans	
		Average Loan Size	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number
Home Purchase Loans							
LMI borrowers in LMI census tracts	1.0%	238,750	4	\$ 955,000			
LMI borrowers in Non-LMI census tracts	1.5%	229,333	6	\$ 1,376,000			
Non-LMI borrowers in LMI census tracts	3.4%	363,857	14	\$ 5,094,000			
Non-LMI borrowers in Non-LMI census tract	94.1%	713,076	382	\$ 272,395,000			
Total Loans	100%	689,212	406	\$ 279,820,000			
Total CRA-Qualified Loans	6%	309,375	24	\$ 7,425,000			

Home Loan Refinancings

LMI borrowers in LMI census tracts	5.7%	167,524	42	\$ 7,036,000
LMI borrowers in Non-LMI census tracts	11.6%	173,593	86	\$ 14,929,000
Non-LMI borrowers in LMI census tracts	7.1%	312,679	53	\$ 16,572,000
Non-LMI borrowers in Non-LMI census tract	75.6%	556,032	561	\$ 311,934,000
Total Loans	100%	472,333	742	\$ 350,471,000
Total CRA-Qualified Loans	24%	212,912	181	\$ 38,537,000

Home Improvement Loans

LMI borrowers in LMI census tracts	3.7%	78,750	4	\$ 315,000
LMI borrowers in Non-LMI census tracts	8.3%	115,889	9	\$ 1,043,000
Non-LMI borrowers in LMI census tracts	8.3%	76,222	9	\$ 686,000
Non-LMI borrowers in Non-LMI census tract	79.8%	155,989	87	\$ 13,571,000
Total Loans	100%	143,257	109	\$ 15,615,000
Total CRA-Qualified Loans	20%	92,909	22	\$ 2,044,000

Total Home Loans - All Loan Types

		Average Loan Size	Total Number	Dollar Amount	Purchased Loans		Total Loans	
					Total Number	Dollar Amount	Total Number	Dollar Amount
LMI borrowers in LMI census tracts	4%	166,120	50	\$ 8,306,000	20	\$ 4,134,000	70	\$ 12,440,000
LMI borrowers in Non-LMI census tracts	8%	171,762	101	\$ 17,348,000	31	\$ 5,753,000	132	\$ 23,101,000
Non-LMI borrowers in LMI census tracts	6%	294,105	76	\$ 22,352,000	54	\$ 15,941,000	130	\$ 38,293,000
Non-LMI borrowers in Non-LMI census tract	82%	580,485	1,030	\$ 597,900,000	-	\$ -	1,030	\$ 597,900,000
Total Loans	100%	513,847	1,257	\$ 645,906,000	105	\$ 25,828,000	1,362	\$ 671,734,000
All CRA-elig. loans (LMI borrower OR tract)	18%	211,480	227	\$ 48,006,000	105	\$ 25,828,000	332	\$ 73,834,000
All loans by LMI borrowers (any tract)	12%	169,894	151	\$ 25,654,000	51	\$ 9,887,000	202	\$ 35,541,000
All loans in LMI tracts (any borrower)	10%	243,317	126	\$ 30,658,000	74	\$ 20,075,000	200	\$ 50,733,000

Small Business Loans

Original Balance of \$100,000 or Less:

Revenues Less Than or Equal \$1 Million	37,489	135	\$ 5,061,000	602	\$ 21,897,000	737	\$ 26,958,000
Revenues Greater Than \$1 Million	72,511	45	\$ 3,263,000	229	\$ 15,360,000	274	\$ 18,623,000
Revenues Not Known	51,330	91	\$ 4,671,000	383	\$ 16,946,000	474	\$ 21,617,000
Sub-Total	47,952	271	\$ 12,995,000	1,214	\$ 54,203,000	1,485	\$ 67,198,000

Original Balance of \$100,000 - \$250,000

Revenues Less Than or Equal \$1 Million	164,000	8	\$ 1,312,000	16	\$ 2,924,000	24	\$ 4,236,000
Revenues Greater Than \$1 Million	209,857	14	\$ 2,938,000	98	\$ 19,002,000	112	\$ 21,940,000
Revenues Not Known	165,000	10	\$ 1,650,000	43	\$ 7,275,000	53	\$ 8,925,000
Sub-Total	184,375	32	\$ 5,900,000	157	\$ 29,201,000	189	\$ 35,101,000

Original Balance of \$250,000-\$1 Million

Revenues Less Than or Equal \$1 Million	1,000,000	1	\$ 1,000,000	6	\$ 3,520,000	7	\$ 4,520,000
Revenues Greater Than \$1 Million	535,600	10	\$ 5,356,000	45	\$ 28,547,000	55	\$ 33,903,000
Revenues Not Known	#DIV/0!	-	\$ -	2	\$ 1,025,000	2	\$ 1,025,000
Sub-Total	577,818	11	\$ 6,356,000	53	\$ 33,092,000	64	\$ 39,448,000
Total MSA CRA-Qualified Small Business Loans	80,417	314	\$ 25,251,000	1,424	\$ 116,496,000	1,738	\$ 141,747,000

San Diego Community Investment Survey
Home and Small Business Loans

Bank Name: U.S. Bank
 Data for Calendar Year 2018

Home Loans:
Single-Family, Owner-Occupied

	% of vol by# (formula)	Originated Loans			Purchased Loans		Total Loans	
		Average Loan Size	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number	Dollar Amount
Home Purchase Loans								
LMI borrowers in LMI census tracts	1.2%	164,842	6	\$ 989,050				
LMI borrowers in Non-LMI census tracts	1.4%	203,743	7	\$ 1,426,200				
Non-LMI borrowers in LMI census tracts	8.0%	419,544	40	\$ 16,781,742				
Non-LMI borrowers in Non-LMI census tract	89.3%	734,205	444	\$ 325,986,996				
Total Loans	100%	694,535	497	\$ 345,183,988				
Total CRA-Qualified Loans	11%	362,207	53	\$ 19,196,992				

Home Loan Refinancings

LMI borrowers in LMI census tracts	2.7%	123,627	23	\$ 2,843,411
LMI borrowers in Non-LMI census tracts	3.1%	206,699	27	\$ 5,580,880
Non-LMI borrowers in LMI census tracts	8.0%	275,548	69	\$ 19,012,788
Non-LMI borrowers in Non-LMI census tract	86.2%	488,781	743	\$ 363,164,488
Total Loans	100%	453,134	862	\$ 390,601,567
Total CRA-Qualified Loans	14%	230,564	119	\$ 27,437,079

Home Improvement Loans

LMI borrowers in LMI census tracts	0.6%	59,250	3	\$ 177,750
LMI borrowers in Non-LMI census tracts	1.9%	76,689	9	\$ 690,200
Non-LMI borrowers in LMI census tracts	7.4%	92,118	36	\$ 3,316,265
Non-LMI borrowers in Non-LMI census tract	90.1%	171,029	438	\$ 74,910,681
Total Loans	100%	162,747	486	\$ 79,094,896
Total CRA-Qualified Loans	10%	87,171	48	\$ 4,184,215

Total Home Loans - All Loan Types

		Total Number	Dollar Amount	Purchased Loans		Total Loans		
				Total Number	Dollar Amount	Total Number	Dollar Amount	
LMI borrowers in LMI census tracts	1.7%	125,319	32	\$ 4,010,211	NA	NA	32	\$ 4,010,211
LMI borrowers in Non-LMI census tracts	2.3%	179,007	43	\$ 7,697,280	NA	NA	43	\$ 7,697,280
Non-LMI borrowers in LMI census tracts	7.9%	269,730	145	\$ 39,110,795	NA	NA	145	\$ 39,110,795
Non-LMI borrowers in Non-LMI census tract	88.1%	470,192	1,625	\$ 764,062,165	NA	NA	1,625	\$ 764,062,165
Total Loans	100%	441,670	1,845	\$ 814,880,451	NA	NA	1,845	\$ 814,880,451

All CRA-elig. loans (LMI borrower OR tract)	12%	574,055	220	\$ 50,818,286	NA	NA	220	\$ 50,818,286
All loans by LMI borrowers (any tract)	4.1%	156,100	75	\$ 11,707,491	NA	NA	75	\$ 11,707,491
All loans in LMI tracts (any borrower)	9.6%	243,622	177	\$ 43,121,006	NA	NA	177	\$ 43,121,006

	LMI Census Tracts		Non-LMI Census Tracts		All Census Tracts	
	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number	Dollar Amount
Small Business Loans						
Original Balance of \$100,000 or Less:						
Revenues Less Than or Equal \$1 Million	9,999	\$ 849,000	3,260	\$ 32,076,000	4,109	\$ 40,565,000
Revenues Greater Than \$1 Million	15,401	\$ 157,000	546	\$ 8,343,000	703	\$ 10,761,000
Revenues Not Known	45,462	\$ 13,000	127	\$ 6,038,000	140	\$ 6,629,000
Sub-Total	11,284	\$ 1,019,000	3,933	\$ 46,457,000	4,952	\$ 57,955,000
Original Balance of \$100,000 - \$250,000						
Revenues Less Than or Equal \$1 Million	177,000	\$ 2,000	15	\$ 2,839,000	17	\$ 3,193,000
Revenues Greater Than \$1 Million	210,000	\$ 3,000	27	\$ 4,880,000	30	\$ 5,510,000
Revenues Not Known	116,000	\$ 3,000	27	\$ 4,031,000	30	\$ 4,379,000
Sub-Total	166,500	\$ 8,000	69	\$ 11,750,000	77	\$ 13,082,000
Original Balance of \$250,000-\$1 Million						
Revenues Less Than or Equal \$1 Million	615,500	\$ 4,000	17	\$ 8,779,000	21	\$ 11,241,000
Revenues Greater Than \$1 Million	658,333	\$ 6,000	30	\$ 15,635,000	36	\$ 19,585,000
Revenues Not Known	383,500	\$ 4,000	16	\$ 8,181,000	20	\$ 9,715,000
Sub-Total	567,571	\$ 14,000	63	\$ 32,595,000	77	\$ 40,541,000
Total MSA CRA-Qualified Small Business Loans	19,958	\$ 1,041,000	4,065	\$ 90,802,000	5,106	\$ 111,578,000

Home Loans:

	% of vol by# (formula)	Originated Loans		Purchased Loans		Total Loans	
		Average Loan Size	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number
Home Purchase Loans							
LMI borrowers in LMI census tracts	1.6%	187,486	24	\$ 4,499,656			
LMI borrowers in Non-LMI census tracts	2.4%	315,597	36	\$ 11,361,479			
Non-LMI borrowers in LMI census tracts	6.1%	401,483	91	\$ 36,534,975			
Non-LMI borrowers in Non-LMI census tract	90.0%	749,185	1,352	\$ 1,012,898,026			
Total Loans	100%	708,779	1,503	\$ 1,065,294,135			
Total CRA-Qualified Loans	10%	346,994	151	\$ 52,396,109			

Home Loan Refinancings

LMI borrowers in LMI census tracts	4.2%	178,703	55	\$ 9,828,670
LMI borrowers in Non-LMI census tracts	9.7%	232,654	127	\$ 29,547,024
Non-LMI borrowers in LMI census tracts	8.3%	308,890	108	\$ 33,360,159
Non-LMI borrowers in Non-LMI census tract	77.8%	495,956	1,015	\$ 503,395,844
Total Loans	100%	441,480	1,305	\$ 576,131,697
Total CRA-Qualified Loans	22%	250,813	290	\$ 72,735,853

Home Improvement Loans

LMI borrowers in LMI census tracts	2.1%	62,614	10	\$ 626,140
LMI borrowers in Non-LMI census tracts	5.6%	125,409	27	\$ 3,386,050
Non-LMI borrowers in LMI census tracts	7.9%	95,333	38	\$ 3,622,667
Non-LMI borrowers in Non-LMI census tract	84.4%	137,452	405	\$ 55,668,062
Total Loans	100%	131,881	480	\$ 63,302,919
Total CRA-Qualified Loans	16%	101,798	75	\$ 7,634,857

Total Home Loans - All Loan Types

		Average Loan Size	Total Number	Dollar Amount	Purchased Loans		Total Loans	
					Total Number	Dollar Amount	Total Number	Dollar Amount
LMI borrowers in LMI census tracts	3%	168,028	89	\$ 14,954,466	95	\$ 15,211,866	184	\$ 30,166,332
LMI borrowers in Non-LMI census tracts	6%	233,129	190	\$ 44,294,553	208	\$ 47,498,553	398	\$ 91,793,106
Non-LMI borrowers in LMI census tracts	7%	310,202	237	\$ 73,517,801	254	\$ 75,559,517	491	\$ 149,077,318
Non-LMI borrowers in Non-LMI census tract	84%	567,086	2,772	\$ 1,571,961,932	3,141	\$ 1,670,475,688	5,913	\$ 3,242,437,620
Total Loans	100%	518,470	3,288	\$ 1,704,728,751	3,698	\$ 1,808,745,624	6,986	\$ 3,513,474,375
All CRA-elig. loans (LMI borrower OR tract)	16%	257,300	516	\$ 132,766,819	557	\$ 138,269,936	1,073	\$ 271,036,755
All loans by LMI borrowers (any tract)	8%	212,362	279	\$ 59,249,018	303	\$ 62,710,419	582	\$ 121,959,437
All loans in LMI tracts (any borrower)	10%	271,387	326	\$ 88,472,266	349	\$ 90,771,383	675	\$ 179,243,649

	LMI Census Tracts		Non-LMI Census Tracts		All Census Tracts		
	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number	Dollar Amount	
Small Business Loans							
Original Balance of \$100,000 or Less:							
Revenues Less Than or Equal \$1 Million	27,338	1,119	\$ 30,591,017	5,557	\$ 174,023,273	6,676	\$ 204,614,290
Revenues Greater Than \$1 Million	50,845	222	\$ 11,287,600	1,269	\$ 65,700,699	1,491	\$ 76,988,299
Revenues Not Known	38,184	329	\$ 12,562,428	1,353	\$ 55,297,954	1,682	\$ 67,860,382
Sub-Total	32,599	1,670	\$ 54,441,045	8,179	\$ 295,021,926	9,849	\$ 349,462,971
Original Balance of \$100,000 - \$250,000							
Revenues Less Than or Equal \$1 Million	114,256	16	\$ 1,828,100	54	\$ 6,948,479	70	\$ 8,776,579
Revenues Greater Than \$1 Million	166,344	36	\$ 5,988,400	123	\$ 19,022,878	159	\$ 25,011,278
Revenues Not Known	137,893	34	\$ 4,688,357	157	\$ 23,103,766	191	\$ 27,792,123
Sub-Total	145,405	86	\$ 12,504,857	334	\$ 49,075,123	420	\$ 61,579,980
Original Balance of \$250,000-\$1 Million							
Revenues Less Than or Equal \$1 Million	558,999	6	\$ 3,353,991	21	\$ 11,331,488	27	\$ 14,685,479
Revenues Greater Than \$1 Million	510,787	28	\$ 14,302,036	129	\$ 72,698,967	157	\$ 87,001,003
Revenues Not Known	404,457	6	\$ 2,426,740	49	\$ 21,645,172	55	\$ 24,071,912
Sub-Total	502,069	40	\$ 20,082,767	199	\$ 105,675,627	239	\$ 125,758,394
Total MSA CRA-Qualified Small Business Loans	48,457	1,796	\$ 87,028,669	8,712	\$ 449,772,676	10,508	\$ 536,801,345